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ABSTRACT

A study was conducted in 1987 to: (1) assess the impact of the farm financial crisis in Washington State; (2) identify at-risk populations; and (3) suggest appropriate programs and agency responses. Particular emphasis was placed on making recommendations for training and development programs to aid in reemployment of dislocated agricultural producers and workers. Information was gathered through a task force effort that involved testimony of expert witnesses, interviews with service providers and members of the agricultural community, and analysis and application of secondary data. The study found that Washington does not have a statewide crisis; rather, it has pockets of distress, severe in some localities. Financial data indicate that approximately 2,800 Washington farms are likely to fail in the 2 to 3 years following the study. Tentative estimates of dislocation impact suggest that approximately 3,000 to 5,000 agricultural workers will be dislocated within the next 3 years. Lack of unemployment benefits will mean serious distress for many of these producers and hired workers. Successful reemployment of dislocated workers will require improved linkages between the labor supply and labor demand. Two strategies to achieve this linkage are (1) improved up-to-date information on local job availability and (2) economic development efforts in agricultural communities that coordinate economic development with training efforts. Multiagency cooperation will be required to achieve these goals. (The report includes 77 references. Six appendices provide the project proposal; a set of task force meeting agendas; a graphical analysis of the financial situation of the state's farms; a copy of the 1987 Washington Farm & Family Resource Guide; a farm issue survey form; and a directory of model programs titled "The Unsettling of the Midwest: Education's Response to the Rural Crisis.") (KC)

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FINANCIAL DISTRESS AND DISLOCATION IN WASHINGTON AGRICULTURE: ALTERNATIVE ADJUSTMENT OPTIONS FOR DISLOCATED WORKERS

Task Force Report
Research Project
Washington State University

August 1987

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FINANCIAL DISTRESS AND DISLOCATION IN WASHINGTON AGRICULTURE:
ALTERNATIVE ADJUSTMENT OPTIONS FOR DISLOCATED WORKERS

A report of the Washington Task Force on Agricultural
Adjustment Options

Washington State University

August, 1987

EXECUTIVE SUMMARY

Purpose

The Washington Task Force on Agricultural Adjustment Options was designed to: (1) assess the impact of the farm financial crisis in Washington State, (2) identify at risk populations, and (3) suggest appropriate programs and agency responses. Particular emphasis was to be given to formulating recommendations on training and development programs to aid in re-employing dislocated agricultural producers and workers.

Administration

The task force was coordinated by Washington State University's Office of Community Service and funded by a grant from the Washington State Commission for Vocational Education. Research began in October, 1986 and was completed in August, 1987.

Methodology

A task force approach was chosen in order to utilize the knowledge and experience of academic experts, agencies responsible for addressing the problem, and agricultural producers representing the target population. Methodological approaches and topic priorities were allowed to emerge out of task force discussion. The process that emerged drew data from three sources: (1) testimony of task force members and expert witnesses, (2) interviews with service providers and members of the agricultural community, and (3) analysis and application of secondary data. Data and analysis were summarized and presented to the task force periodically by the task force coordinator and research associate. The task force critiqued the summaries each month and recommended directions for further inquiry.

Assessment of the Situation

Due to its diversity, Washington agriculture is not affected by financial distress in the same way that agriculture in Midwestern states has been affected. Washington does not have a statewide crisis, rather it has pockets of distress which may approach the severity of the Midwest in some localities. Overall, financial data indicate that approximately 2800 Washington farms are likely to fail in the near term of two to three years. Preliminary evidence indicates that financial distress is concentrated among but not limited to farms in the following categories: (a) field crop producers in dryland and irrigated areas (notably wheat, feed corn and hay producers) and beef producers; (b) farms in the central Washington counties of Adams, Grant, Lincoln, Franklin, Douglas and parts of Yakima; (c) middle to large operations and among young operators or those who expanded in the 1970s. The degree of uncertainty in economic and political factors suggests a likelihood of continued financial distress over the next five years.

Dislocation Impacts

Estimates of dislocation impacts in agriculture are difficult to achieve and must be tentative. The current financial situation can be expected to result in approximately 3,000 - 5,000 dislocated workers within the next three years. However, the present dislocation problem is only an acute manifestation of a chronic problem of resource removal from in agriculture stemming from economic and technological change, which is expected to continue through the century.

Dislocation in agriculture is distinct from dislocation in a plant shutdown setting at three levels. At an individual and family level, dislocation from agriculture can be a long drawn out process in which negative impacts occur long before separation from work takes place. The effects of dislocation from an agricultural occupation often have much deeper roots than dislocation in other sectors. In many cases the needs of entire families will require attention. At a community level, the economic and social impact is one of creeping decline rather than sudden disruption. Finally, at a program delivery level, displaced agricultural workers are scattered over wide geographic areas, rather than clustered at a single site.

Needs of Dislocated Workers

Dislocated agricultural producers and workers need a range of human services including crisis intervention, income maintenance and developmental services. They need emotional, financial and legal counseling during the crisis of dislocation and farm loss. Many may need income maintenance programs during the transition process. The lack of unemployment benefits for most agricultural producers and many hired workers represents a major gap in existing services. Finally, dislocated producers and workers will need a comprehensive re-employment program including skills assessment, career counseling, job search skills training, placement assistance and opportunities for education and training.

Successful re-employment of dislocated agricultural producers and workers will require improved linkages between the labor supply (dislocated workers) and labor demand (available jobs). Two strategies to achieve this linkage are: (1) improved up-to-date information on local job availability, and (2) economic development efforts in agricultural communities, which coordinate economic development with training efforts.

Program Recommendations

No single agency can address the diverse needs of the dislocated agricultural population, therefore efforts to address the problem should involve a coordinated effort of all the agencies represented on the task force with the addition of Job Training Partnership Act Private Industry Councils, mental health agencies, economic development agencies, and representatives of agricultural lenders and the legal profession. Partnerships with interested private sector organizations may also be useful.

Geographic isolation, and cultural barriers to seeking public assistance will require service providers to utilize innovative outreach efforts to seek out and encourage program participation of the dislocated agricultural population. Strategies include the use of empathetic peer counselors and existing local networks. Early intervention is important for agricultural producers because assistance may be needed through the process of asset liquidation as well as employment transition.

The magnitude of Washington's agricultural dislocation problem does not require the creation of a major farm crisis alleviation program. It does require information dissemination efforts, coordination and expansion of existing programs, and creation of small new programs where gaps exist. These efforts will require additional funding.

Funding

In addition to committing state government funds to alleviate the dislocation problem in agriculture, federal sources are an option for seeking funding. Grants are available from the Department of Labor, under Title III of the Job Training Partnership Act and from the Department of Agriculture under Title V of the Rural Development Act of 1972. An additional source of funding may be available under the worker readjustment provision of the trade legislation which is before a House-Senate Conference committee at the date of publication. The Commission for Vocational Education has made possible a better understanding of the dislocation problem, placing Washington state in a position to take advantage of these funding alternatives.

Study Spin-offs

The task force process has aided the initiation of additional projects. A resource directory was jointly prepared by Cooperative Extension and the State Department of Agriculture, and a process for county-based identification of community options relative to the farm crisis was developed by the Department of Rural Sociology, WSU. A farm issues survey of wheat growers was co-sponsored by Washington State University Cooperative Extension, Washington State Department of Agriculture and the Department of Employment Securities. Each of these is identified in the Appendices to the Task Force report.

Related Issues

The problem of dislocation is only one of several important issues facing Washington agriculture in the mid-1980's. Underlying the dislocation problem is a farm credit problem in which federal lending agencies are facing pressures which result in pressures on borrowers. Private sector sources of credit are drying up in some places. Task force members viewed this as an important issue.

Another important concern is help for those farms that are distressed but not failing. Mental health support services, financial management training and research and education on alternative crops and enterprises could help farm families weather hard times and prevent further dislocation. At a higher level of commitment, debt restructuring programs and development of alternative sources of credit would help save more farms.

The broader implications of short term distress and long term technological and economic change in agriculture are far reaching for rural communities, the economic structure of agriculture, and the nature of the biophysical environment. Policy makers need to consider the possible negative impacts of declining numbers of farms and consider policies to either alleviate the impacts or control the trends.

Hired agricultural workers remain an invisible group in discussions of farm issues. The welfare of migrant and seasonal workers is an important issue that will remain unaddressed owing to the lack of political power of this group unless it is pulled to the policy agenda by a group which has political clout. Little is known about the situation of year-round hired workers or how they are affected by the current financial distress in agriculture.

Implication for Future Research

Accurate up-to-date information is needed on available jobs for the dislocated population. More accurate analysis of the health of agriculture would be aided by agricultural statistics which are broken down into smaller geographic and sub-sector categories. The role of economic development in maintaining employment opportunities and revitalizing rural communities needs to be understood and appropriate strategies developed. The changing nature of work in rural communities needs to be understood and planned for. The situation of seasonal and year-round hired workers as well as their human service and educational needs require further research.

Conclusion

This study has developed the backdrop on which program(s) to meet the needs of a newly defined population of dislocated workers can be built. Dislocated agricultural producers and workers form a group which has historically been underserved by dislocation and transition services despite the fact that the industry has been going through periods of adjustment throughout the century. This population represents a pool of knowledge and skills which could be tapped as a positive contribution to Washington's quality of life. At the same time, this group represents a challenge to educational and human service providers. Adaptive, innovative and creative approaches are needed.

In the past, job training programs have often failed to make the linkage between the supply of skills the program creates through training, and the demand for those skills in the community. The successful placement of Washington's displaced agricultural worker, as well as the health of the state's rural communities, necessitates that rural economic development programs work in tandem and simultaneously with job training and placement programs to improve this linkage.

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* Additional copies of this report can be obtained through the Office of Community Service, Washington State University, Pullman, WA 99164-2134.

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INTRODUCTION AND METHODOLOGY

> The severity and the extent of financial and emotional distress associated with the farm crisis have been well documented throughout the United States. Likewise, the effects of dislocation on workers, especially those in manufacturing and production industries have been researched and prescriptive programs designed. It is in the combination of these two independent variables that a new problem has arisen: defining a new population as dislocated. (North Central Regional Center for Rural Development, 1986, p.8)

The above statement captures the spirit in which the Washington Task Force on Agricultural Adjustment Options was conceived. Initiated by a grant from the Washington State Board for Vocational Education to Washington State University's Office of Community Service, the task force was convened to answer the questions of whether Washington agriculture was experiencing the same financial difficulties as in other states, and if so, how could state agencies and educational institutions address the resulting dislocation problems.

This report will present the findings of the task force. The first chapter provides an introduction and a discussion of the methodology.

The study was initially conceived as a result of the considerable public attention that has been given to the farm crisis occurring in the Midwest and Plains states. At the time rumors were afoot that the wave of foreclosures, bankruptcies and financial distress was moving west. The study offered a means of assessing those rumors, and on the basis of that assessment anticipate what strategies might be needed to alleviate the problem. The use of a task force approach was inspired by Lynton's (1984) concept of a human resources council. The task force approach was designed to bring together an inter-disciplinary team drawing on the specialist knowledge of academia, the practical experience of service providers and a check on reality provided by agricultural producers. The usefulness of this type of approach for generating knowledge that can be successfully utilized in the policy arena has been empirically documented by Van de Vall and Bolas (1982).

In October 1986, a research associate was hired to conduct research, draft reports and provide planning support. Also in October, the task force coordinator invited a group of knowledgeable persons to participate as task force members. Considerable interest in participation on the part of the state's employment and educational agencies and institutions created a group that proved strong in its incorporation of policy making stake-holders, but weak in its representation of various producer and worker constituencies. A list of participants and their affiliations is included on the inside of the front cover.

The direction and process of the research evolved as new issues were raised by task force members and the time line of the project imposed a need to focus the inquiry. The process began with an initial literature review of historical background and dislocation research, and an inquiry into Midwestern farm crisis programs. At the initial task force meeting members shared perspectives, reviewed the initial research and proposed next steps. It was determined that an assessment of the problem was a first step. The objectives that eventually emerged were to: (1) assess the severity of the "farm crisis" in Washington, (2) identify at risk populations, and (3) recommend training and development programs for a displaced population. Rural economic development strategies were identified by the group as an important element of long term alleviation efforts, but the time frame prohibited in-depth inquiry into this area. While the primary focus was displacement, the task force agreed that the broader range of farm crisis issues should be given attention as well.

Subsequent task force meetings consisted of testimony and discussion with invited experts and among task force members concerning the input received. Invited experts discussed the financial situation in Washington agriculture, the problem of emotional stress, entrepreneurial development programs, employment and training programs, plant shut-down dislocation programs and the potential of the state's agencies and institutions to address the problem. Meeting agendas are included as Appendix B.

During the periods between meetings the researchers and task force members followed up on unanswered questions concerning the financial situation and at-risk populations. Informal telephone interviews were used to collect data on local conditions and provide direct data from impacted areas and populations. This information was summarized in reports and critiqued by the task force. The critiques provided further questions to investigate. In the final stages of the project, drafts of the final report were drafted, revised and submitted to the task force members for review.

The first section of the report provides an historical background to the present situation in agriculture followed by a discussion of different perspectives on the current national crisis. This initial section is concluded with an assessment of the unique characteristics of Washington agriculture which differentiate it from states in other regions.

The second section of the report presents data on the financial situation of Washington agriculture, the likely displacement impacts and the significance of the displacement problem and related issues.

The third section provides background on the problem of displacement, the additional factors involved in agricultural displacement and the kinds of services needed to address the problem. The section concludes with a discussion of program development in the Washington context.

The final section of the report offers conclusions, recommendations and implications for further study. The report is followed by appendices providing additional information concerning the task force, farm crisis services and the financial situation.

A Note on Language

The study encountered some problems in the use of language. First, two terms are commonly used to refer to the main subject at hand. The terms "dislocated" and "displaced" are considered synonymous among employment and training professionals, although dislocated is often designated as the preferred term. This study used the two words interchangeably to refer to workers who have stable work histories and lose their jobs through no fault of their own, and often due to some larger economic trend.

A second area of confusion revolves around the term "worker." For many, the term farm worker or agricultural worker connotes a hired worker and often seems to refer to a migrant worker. Many would not refer to a farm operator as a "worker." To avoid confusion this study has adopted the phrase "agricultural producers and workers" to refer to the entire group being considered. More specific designations include farm operators or producers" to refer to the person or persons taking primary responsibility for the farm. "Family worker" refers to a member of the operator's family who regularly works on the farm, whether or not he or she is paid a wage. "Hired worker" refers to a non-family member who is hired for a wage. The hired worker category is sometimes broken down into year-round and seasonal groupings. When "worker" or "agricultural worker" are used, they are intended to refer to any one engaged in an agricultural occupation.

A Note on the Use of the Study

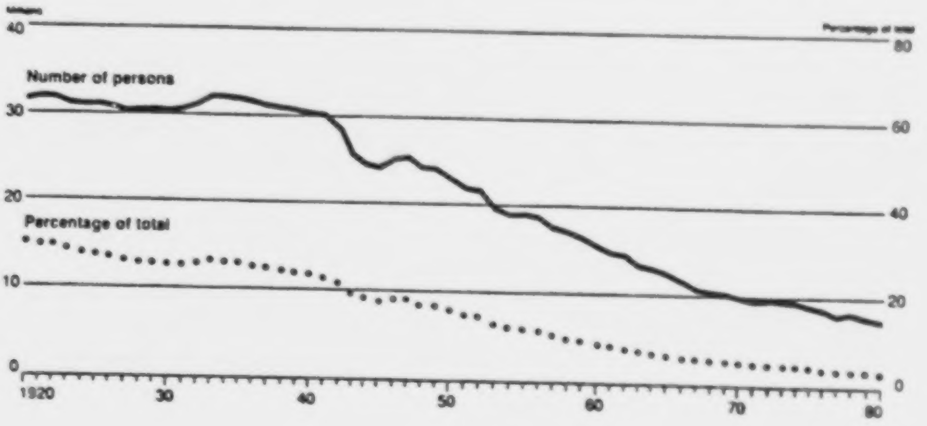
The study was written with an inter-disciplinary audience in mind. For this reason, some sections may be more useful than others depending on one's purpose and background in the subject. The bulk of the document could be considered background material. Those seeking a brief overview may wish to refer to the executive summary and the conclusions chapter. After such an overview, the reader may wish to read those chapters most relevant to her or his purpose.

BACKGROUND

Historical Background

While the notion of farmers as dislocated workers is more recent than the dislocation concept itself, farm families have been leaving the farm for decades. The process of outmigration, or "removal of resources," from agriculture has been ongoing for the better part of the twentieth century. The farm population has declined fairly steadily, in actual numbers and as a percentage since 1920. At that time, 32 million people or 30 percent of the population lived on farms. By 1979, 6.2 million or about three percent lived on farms (Knutson, et.al. 1983). Figure 1 diagrams this change.

Figure 1.



Knutson, Penn and Boehm, p. 174

Barkley (1986) argues that outmigration only becomes a problem of dislocation when the industrial economy slows down. Otherwise, agricultural labor is absorbed into the manufacturing sector. For instance, while there was massive outmigration from agriculture during and after World War II, these people were quickly absorbed into a booming industrial economy. While this view assumes that the problem of agricultural displacement is simply a matter of re-employment, it explains the existence of the increased emphasis on rural relief during the 1930s and 1980s.

Agricultural Crisis in the '20s and '30s

Following World War I, U.S. agriculture displayed many of the same symptoms present today. Following an expansion of output to meet war needs, farmers were faced with declining export demand and poor international trade conditions resulting in excess production capacity, low prices and large surpluses. Theodore Saloutos notes "...incomes dropped sharply while mortgage indebtedness, interest payments, taxes, and labor costs remained high. Bankruptcies skyrocketed, farm values fell and the purchasing power in terms of prewar levels declined" (1982, p.5). The emotional and physical trauma that these forces caused are captured in John Steinbeck's The Grapes of Wrath (1939).

Early Programs Dealing with Farm Displacement

During the 1930s the Roosevelt administration attempted to address the agricultural crisis with a variety of programs. Displaced farmers were served by the Federal Emergency Relief Administration (FERA), which provided income and basic needs supports, and the Resettlement Administration. The Resettlement Administration's mandate was to resettle poor urban and rural people on better lands, sometimes in collective settlements; carry out conservation programs; and make loans to distressed farmers. Of these programs, the loan program was the most successful, keeping farmers in business and achieving high rates of repayment. Families who were given loans worked out farm management plans with the assistance of government agricultural consultants. Other programs of the Resettlement Administration included improved migrant labor camps in the far west, and programs to help rural youth left without farm jobs and no opportunity to work in the city (Saloutos, 1982).

Later FERA was replaced by the Work Progress Administration (WPA) and the Resettlement Administration was absorbed by the Farm Security Administration (FSA). The WPA replaced income support with work programs. Some underemployed farm families fell between the cracks of this policy shift, not receiving government employment, and no longer receiving income assistance. The FSA, as well as carrying on the Resettlement Administration's programs, was responsible for protecting the rights of tenant farmers and sharecroppers. Legislation was approved to provide loans for tenants and sharecroppers to buy their own land. Low funding and organizational problems reduced the effectiveness of the program.

Programs for displaced and distressed farmers during the New Deal served two functions. First, to provide income support and meet basic necessities of poverty stricken farmers, and second to help poor farmers continue in farming by improving the conditions they faced. The Resettlement Administration and FSA which administered this second group of programs were considered radical and were unpopular. Saloutos notes several reasons why the New Deal failed to improve the position of small farmers: 1) Wealthy farmers, landlords and the organizations that represented their interests opposed aid to poor farmers because it would increase their independence and make them more difficult to manage; and 2) Many in the agricultural establishment believed that there were too many farmers, and that it would be best for all concerned if some of them left the farm for urban occupations. In addition, the USDA, the agricultural colleges and cooperative extension developed a practice of helping the most progressive farmers to improve and were not well equipped to help the poorest farmers. As World War II drew the nation out of the depression, many of the poorer farmers were drawn to the city and the problems receded.

Post WWII Trends

Barkley (1986) notes that many people returned to farms following service in World War II, but as mechanization had decreased the need for labor in agriculture, and the industrial economy was booming, these people soon left for the city. Long (1964) notes that while the economy was generally strong during the 1950s and early 1960s, there remained pockets of high unemployment, including many rural areas. The federal government instituted area redevelopment policies to help depressed communities and regions by: 1) encouraging industries to expand or relocate in depressed areas, 2) offering occupational training programs, and 3) efforts to "improve facilities and utilities to attract new business." Long views this "trickle down" approach as a manpower policy. Aid to rural areas was supported by the Farm Bureau which represented agri-business, but opposed by the Farmer's Union which feared more people would leave farms due to industrialization.

While the post-war period saw efforts to solve rural underemployment through development and training efforts, apparently no efforts were made to help displaced farmers. Knutson, Penn and Boehm (1983) note that "the 1950s and 1960s were characterized by chronic surpluses, excess capacity and too many farms locked into agriculture by fixed resources" (p.170). Hildreth argues that the high rate of displacement was not addressed by public policies because people were viewed as being "pulled from rather than pushed off the farm" (1986, p.104). Hildreth included as reasons for this displacement: 1) mechanization, 2) lower profit margins requiring larger farms for viability, 3) the pull of urban opportunities, and 4) the demise of the tenant system in the south. Neil E. Harl (1985) characterizes this period as a positive force in the development of the non-farm economy. Labor and capital released from agriculture were freed for the development of the modern service sector, scientific research and advanced technology. A recent USDA paper characterizes those displaced prior to the 1980s as "...smaller operators, operators with little formal education and members of racial and ethnic minorities" (1986a, p.35). The contrast to today's displaced farmer which is implied by this characterization raises questions of whether displaced farmers were treated equitably during the post war period.

The historical record indicates that perceptions of whether a problem exists, the power of interest groups, and the state of the non-farm economy influence whether and how farm families and agricultural workers will receive assistance. While it is the conventional wisdom that those displaced from agriculture between 1940 and 1980 did not require special services, recent attention to the mental health and community impacts resulting from farm loss suggests that the needs of many during this period may have gone unmet. Furthermore, the fact that those displaced during that period are described as owning smaller farms, being less educated and belonging to minorities suggests that they may not have been served due to a lack of status and power rather than due to a lack of need.

Perspectives on the Farm Crisis

There are a number of different perspectives concerning the difficulties of the agricultural sector during the 1980s. It can be argued that the perspectives people take concerning the farm crisis will influence their opinions about what should or should not be done for displaced farm families and agricultural workers. To some, dislocation is not a problem, to others the issue is preventing dislocation rather than treating its effects. Still others view the crisis in broader terms as a crisis of rural communities or as an ecological crisis. These perspectives will be addressed here as 1) efficiency perspective, 2) balanced agriculture perspective, 3) way of life perspective, and 4) economic reversal perspective.

The Efficiency Perspective

The view that increasing efficiency due to technological innovation necessitates the removal of resources from agriculture has dominated the views of the agricultural establishment since the 1930s. Knutson, Penn and Boehm (1983) rationalize that argument as follows, "technology is introduced and begins to be adopted, each person individually is able to produce more. As this occurs, people freed from food production can turn to other pursuits that eventually lead to an enhanced standard of living for all the people...." They note that problems arise when the non-farm sector is unable to absorb labor from the farm sector and that the transition can be very painful. A common expression of this perspective is found in the statement "people need to understand that agriculture is a business."

Stated less positively, this process has been termed "the agricultural treadmill" by Willard Cochrane (1958). In this view, technological progress in agriculture is a self driving process in which early innovators capture the benefits of innovation and late innovators are driven out of business. This view sometimes takes on a Darwinian cast in the popular press. The "efficient" farmer is viewed as more "fit" in a "struggle for survival." "Inefficient farmers" are "weeded out." (Bellingham Herald, 1985). This view appears to result in a social pathology image of struggling farmers, which may contribute to a lack of attention to their needs.

While new arguments are being advanced to explain agricultural dislocation in the 1980s, some economists, predominantly outside of the agricultural establishment, continue to take this view (Chamberlin 1986, Kristol 1986). Harl (1986b) offers a critique of the application of this view to the 1980s. According to the efficiency argument, dislocation in agriculture is not a problem unless the non-farm sector cannot absorb the excess farm labor. As a result, few proposals for addressing this problem come from this perspective. However, R.A. Chamberlin (1986) proposes that farmers be offered a sort of G.I. bill in order to facilitate the departure of farmers from agriculture, enabling the federal government to reduce subsidies to agriculture toward the goal of a self-sufficient agriculture.

The Balanced Agriculture Perspective

The balanced agriculture argument is in direct opposition to the efficiency view. Wes Jackson (1986) states that the present crisis is a "crisis of agriculture" rather than a crisis in agriculture, arguing that modern agriculture is so far from the ecological balance of nature that it represents a crisis in itself. Agricultural policy critic Wendell Berry (1977) presents a broader set of arguments, attacking the efficiency perspective on ecological, economic and cultural grounds. This argument holds that ecological and economic balances are best achieved through small diversified farm operations. Diversification provides economic stability by spreading risks across a number of products. Ecological stability is enhanced by the rotation of crops and the recycling of manure that takes place in diversified operations.

From this perspective, the farm crisis represents both a confirmation of the perspective's position, a cause for concern about trends in agriculture, and an opportunity to demonstrate alternatives. Berry (1983) warned in the early 1980's that debt financing went against the traditional wisdom of farming. He notes that farm failures are inherent in industrialized farming which is dependent on purchased inputs and credit (Berry, 1984).

A 1986 study by Bultena, Lasley and Geller lends credence to this warning. They found that farmers in trouble were those who went into debt to achieve economies of scale and remain competitive. On the other hand, they found that smaller scale farmers who were conservative in their investments and adoption of capital intensive technologies are in a position to survive the crisis. Recently, both the agricultural establishment and the popular press have given greater attention to diversification (Kendall, 1986). The balanced agriculture perspective would support programs aimed at keeping farmers in farming and would seek to protect agriculture through policies of diversification.

The Way of Life Perspective

Those who view the agricultural lifestyle as being inherently of value are fundamentally opposed to the dislocation of farm families from agriculture. This opposition is based on several concerns. First, this perspective expresses concern about the detrimental physical and emotional effects of financial distress on individuals and families. Second, they are concerned that the exit of farm families will result in large corporations taking control of agriculture. Finally, they are concerned about the economic and cultural decline of rural communities that results from the outmigration process. Interviews with farmers indicate that they remain in farming because it is a good way of life and they have their independence. An Iowa farmer, for example, expressed his opposition to farm consolidation by viewing the land in terms of how many families it could support (Hunter, 1982). This perspective's position on relief efforts is expressed by a Nebraska state agency director, "In Nebraska, we feel our first obligation is to keep as many farmers in farming as possible, while we also have an obligation to help those who must, for financial reasons, leave the farm." (Anderson 1986a)

The Economic Reversal Perspective

The efficiency argument is quickly being replaced among the agricultural establishment by a new position which holds that the current financial difficulties of farmers are the result of economic reversals beyond the farmers' control. Hildreth notes, "Today's displacement is largely caused by the farm financial crisis; too much debt relative to cash flow" (1986, p.103). As of the end of 1984, "nearly a fifth of the nation's commercial farms...had both excessive debt and negative cash flow...." (USDA 1986b, p.8) Proponents view the sources of this problem as external to the farm operation, "Farmers are under financial stress because economic conditions in agriculture shifted abruptly from being extremely favorable throughout the 1970s to being extremely unfavorable in the 1980s" (USDA, 1986b, p.8). The reasons given for this change in conditions are numerous. The problem began with conditions in the 1970s that encouraged agricultural expansion, including high commodity prices, expanding exports, low real interest rates, and policies that maintained expectations of continued inflation. All of these conditions encouraged farmers to incur debts in order to expand operations (USDA 1986b, Harl 1985). These favorable conditions were followed by negative factors outside the control of the individual farmer:

1) an embargo on grain sales to the Soviet Union that weakened export markets directly, decreased faith in the United States as a reliable supplier and encouraged competitors to enter the grain export market (U.S. House of Representatives, 1982; Hunter, 1985);

2) worldwide recession and a strong US dollar weakened the export market further (USDA, 1986b);

3) the failure of the federal government to control commodity surpluses combined with a growing unwillingness to support the costs of farm programs (US House of Representatives, 1983; Hunter, 1985);

4) reductions in the rate of inflation and increases in real interest rates which Harl attributes to federal policies (USDA, 1986b; Harl, 1985); and

5) falling land values (USDA, 1986b; Harl, 1985).

While proponents of this argument do not reject the efficiency argument in general, they argue that these conditions constitute a significantly different situation from that advanced in the efficiency argument to justify intervention.

Proponents of the reversal argument also support this distinction by noting the characteristics of the recent dislocated farmers. Harl argues that, "what is now occurring in agriculture in terms of firms failing because equity is exhausted or operating credit is denied, has little to do with efficiency and does not represent a continuation of the long-term trend toward greater efficiency in agriculture. In fact, the firms now at risk are some of the most efficient in the industry...Those who survive are not necessarily the most efficient, and in fact tend to be the older, cautious farmers with little or no debt" (1986a, p.72). An unpublished USDA study argues that "today's displaced farmers operate family-sized commercial enterprises and possess greater human capital than their predecessors" (1986a, p.35). Hildreth (1986) notes that this group is younger than the average, belonging to the middle and upper middle range of the commercial farm sector, have education levels comparable to the general population and possess marketable entrepreneurial and occupational skills.

Other distinctions made concerning the current situation include its negative effects on the private and public sectors of rural areas, the concentration of distress in the northern Great Plains and Midwest, and the lack of employment growth in these regions and the economy as a whole (Harl, 1985; Hildreth, 1986; Markley, 1986; USDA, 1986a).

Summary

In summary, these different perspectives approach the farm crisis with different concerns. Those taking the efficiency perspective tend to view dislocation as part of an inevitable and positive process. Services for those impacted would be viewed as facilitating the process and alleviating its harmful side effects. The balanced agriculture perspective views the crisis as systemic. Its concerns lie more with how to return agriculture to a state of health than with dislocation. Its proponents would support dislocation alleviation efforts that are consistent with this perspective such as economic diversification and value adding industries. The way of life perspective expresses concern for those who are dislocated, but also is concerned with saving family farms. It would support programs to address the emotional and physical needs of the displaced, keep farmers in business, and maintain the standard of living in rural communities. It might oppose some alleviation efforts such as relocation assistance and attracting some types of industry to rural communities. Finally, the economic reversal perspective views those being dislocated as victims of forces beyond their control. They would support a range of services to help people make a successful transition. They do not appear to view reversing the situation as realistic, however. Policy makers should be aware that a range of perspectives on the farm crisis exist.

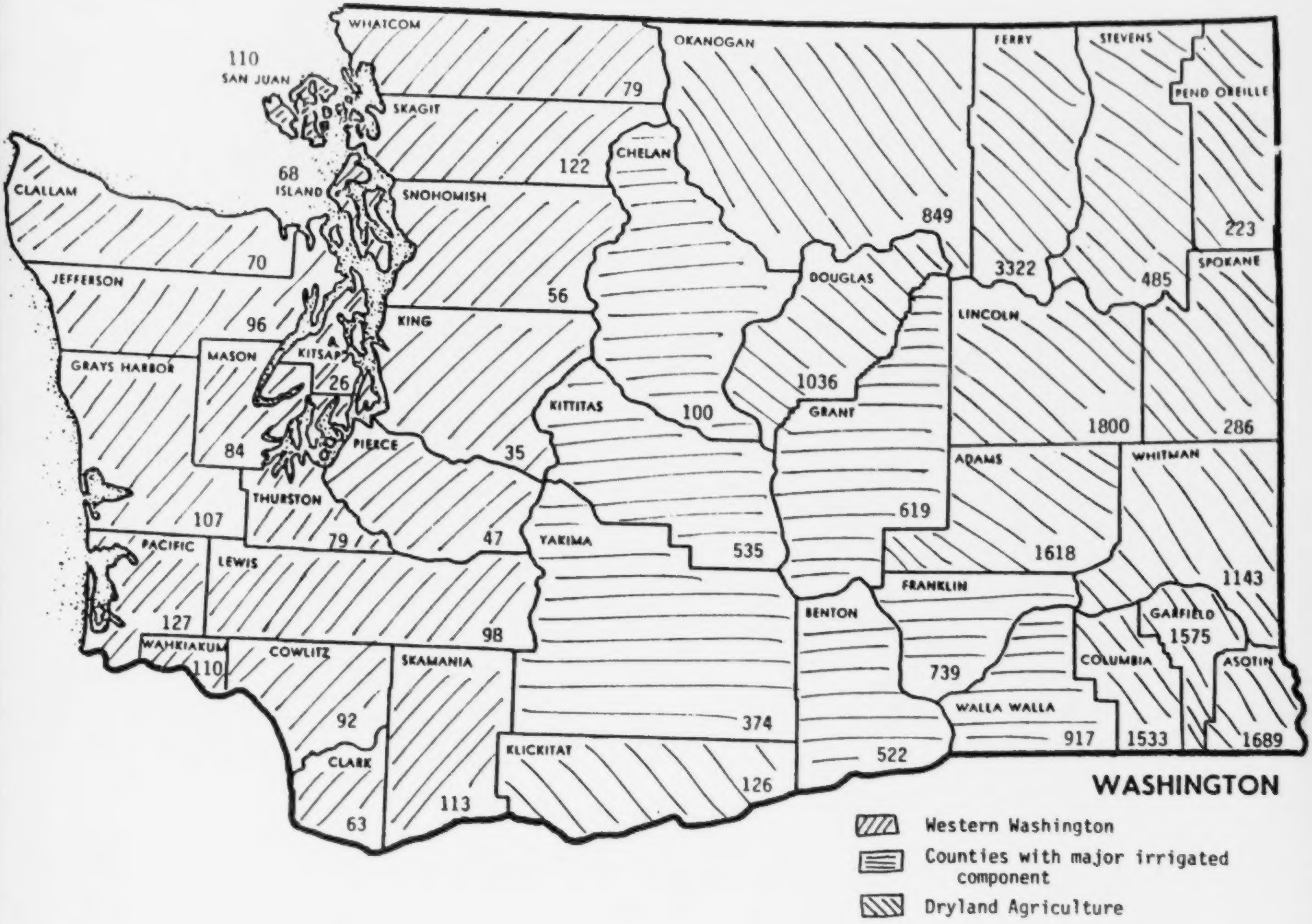
The Washington Context

Much of the research, historical analysis and philosophy regarding agriculture in the United States is based on the pattern of grain/livestock agriculture dominant in the Midwest and Great Plains. Task force members have emphasized through the research process that Washington is different from the Midwest. For this reason, it is important to take stock of the unique characteristics of Washington agriculture and its context, and keep them in mind as one discusses programs for addressing displacement and other agricultural problems.

The key word in describing Washington agriculture is diversity. The diversity of agricultural commodities produced in the state is second only to that of California. Washington agriculture includes a wide range of farm sizes and types, experiences different environmental conditions and exists within a multi-faceted economy. Patterns of production that hold across multi-state regions in the Midwest, do not hold across counties in Washington. This diversity not only belies any attempt at generalization, it creates a set of economic and political conditions totally different from the Midwest and many other regions.

Washington, along with its neighbors Oregon and Idaho produce over 200 agricultural commodities, with Washington showing the greatest diversity (Northwest Agricultural Development Project, 1981). Washington agriculture can be divided into three basic regions according to method of production and farm size (see figure 2). These regions are comprised of: (1) Western Washington which is characterized by small farms; (2) the irrigated sector of central and south central Washington; and (3) the dryland farming areas which form a crescent around the irrigated sector in the eastern half of the state.

The portion of Washington west of the Cascades is characterized by diversified farms which produce a variety of crops suited to the cool, moist climate. Vegetable and soft fruit production are important. Milk production is concentrated in river valleys feeding the Puget Sound and has recently replaced wheat as the state's highest value commodity. The small size of western Washington farms can be attributed to a combination of


WASHINGTON
▨ Western Washington
▤ Counties with major irrigated component
▧ Dryland Agriculture
WHATCOM 79
SAN JUAN 110
SKAGIT 122
ISLAND 68
CLALLAM 70
SNOHOMISH 56
JEFFERSON 96
KING 35
KITSAP 26
MASON 84
GRAYS HARBOR 107
THURSTON 79
PIERCE 47
PACIFIC 127
LEWIS 98
WAHKIAKUM 110
COWLITZ 92
CLARK 63
SKAMANIA 113
KLICKITAT 126
YAKIMA 374
KITTITAS 535
CHELAN 100
OKANOGAN 849
DOUGLAS 1036
GRANT 619
BENTON 522
FRANKLIN 739
ADAMS 1618
LINCOLN 1800
FERRY 3322
STEVENS 485
PEND OREILLE 223
SPOKANE 286
WHITMAN 1143
GARFIELD 1575
COLUMBIA 1533
ASOTIN 1689
WALLA WALLA 917

intensive commercial operations, "hobby farms," small limited resource farms, and the influence of urbanization. Average farm sizes by county range from 26 to 127 acres, while value of agricultural production ranged from less than one million to 128 million dollars per county in 1982 (US Dept. of Commerce, 1984).

The irrigated sector of central Washington is comprised of medium sized farms with average farm size by county ranging between 100 and 900 acres (U.S. Dept. of Commerce, 1984). Intensive production yields high values in this area with Yakima County producing 467 million dollars worth of commodities in 1982 (U.S. Dept. of Commerce, 1984). Crop production in this area is dominated by fruit production, vegetable crops, and field crops such as grains, hay and potatoes. Beef cattle production is more concentrated in this area than in other parts of the state. While these types of production are intermingled geographically, it is important to note that they differ in the economic conditions they face.

The non-irrigated areas of eastern Washington are dominated by extensive wheat production, but subtle differences in rainfall and other factors warn against lumping these areas as a homogenous category. The majority of wheat growing land is in low rainfall areas which limits the possibility of alternative crops, involves a high risk of crop failure, and requires the use of a summer fallow rotation. The major exception to these conditions are found in the eastern half of Whitman and Spokane counties where higher annual rainfall enables farmers to rotate dry peas and lentils with wheat and barley crops. Farming is more stable and profitable in this area.

In the major wheat growing areas, average farm acreages by county range between 1,000 and 1,800 acres (U.S. Dept. of Commerce, 1984). The northeastern counties where agriculture is limited to inter-mountain valleys do not fit this pattern ranging from relatively small to very large average acreages. Spokane County is also an exception, with more small intensive farms due to an urban market demand.

In addition to its internal diversity, Washington agriculture exists within an economy which is not heavily dependent on agriculture for its health. The economic consequences of this situation are that the state's economy as a whole is not severely affected when agriculture is in distress. More specifically, Washington's banking system is not as tied to agriculture as in many Midwestern states. As a result, Washington is not likely to face bank failures in the same way Midwestern states have. On the other hand, this lack of dependence may allow banks to take a more stringent position on agricultural credit.

In the political arena the consequences of a diverse agriculture within a diversified economy are that farm financial distress is unlikely to become the important political issue it has in the Midwest. The different types of agriculture in the state have different concerns and interests. These interests are sometimes in conflict, and it is unlikely that all segments of the farm economy will experience the same economic pressures. For instance, low hay prices which harm Columbia Basin alfalfa growers benefit northwest Washington dairy farmers. Furthermore, Washington agriculture's role in the overall economy is not so significant that it captures the attention of policy makers.

Another set of factors which distinguishes Washington agriculture from other regions is its economic structure. This has two consequences in planning for dislocation alleviation services. First, many of the equity arguments which provide political support for programs in the Midwest do not hold in Washington, and second, the population to be served has different characteristics than in the Midwest.

Much of the support for farm crisis programs in the Midwest is based in equity arguments concerning the value of small and middle-sized family farms and the fact that they are threatened. Washington farms do not fit into this threatened family farm image. The State's wheat farms are typically very large, its orchard industry is dependent on cheap migrant labor, it's dairy industry is highly protected by subsidies, and the small farms of western Washington are viewed as part-time or hobby farms. One farm type, the irrigated field crop farm of central Washington probably fits the image, but may lack a distinct identity due to its geographic intermingling with orchards and dryland wheat farms. These characteristics do not exempt Washington farms from financial distress and failure, rather they weaken or at least muddle the equity arguments that lend political and public support to programs recently developed in the Midwest.

The economic structure of Washington agriculture also alters the potential population to be served by dislocation alleviation services. Midwestern programs have tended to focus on the farm family, once again assuming a family farm pattern of agriculture. In Washington, where there is a much greater dependence on hired labor, to simply transport the Midwestern model and focus exclusively on farm families would raise questions of equity. Furthermore, when hired labor is involved, more complex patterns of dislocation are involved. Dislocation of hired labor may occur in farms which are experiencing distress but may not fail. Farm distress, farm failure, and participation in set aside programs may also lead to dislocation in agricultural supply, service and processing industries; which suggests that these groups should be considered in discussions of agricultural dislocation.

A final set of factors which bear on farm crisis services in Washington are the attitudes of people both within and outside agriculture. Task force testimony and telephone interviews suggest a difference in attitude from the Midwest. It appears that in the Midwest it has become accepted that farm distress and failure are the result of forces beyond the control of farmers, and that the individual farmer is not to blame. In Washington, sources indicate that a farmer's financial problems are still commonly viewed as being of his or her own making. This may lead to a greater reticence to admit one's problems and seek assistance. Furthermore, some anecdotal evidence suggests that at least some members of the general public view Washington farmers as an affluent group. This may reduce the public's willingness to support services for farmers.

Summary

The previous three sections provide a background for framing a discussion of the present financial situation in Washington agriculture and its significance. The historical background tells us that the phenomenon of out-migration from agriculture is not new, but that viewing the phenomenon as a displacement problem is new. This background reminds us that questions of equity are involved in whether and how the problem is addressed. The discussion of alternative perspectives indicates that the financial problems of agriculture can be viewed in different contexts and with different priorities which yield different assessments of significance and suggest different solutions. Finally, the presentation of the Washington context reminds the reader that discussion of Washington's situation must take into account a complexity and diversity generally absent in national level agricultural policy debates.

FINANCIAL DISTRESS AND DISPLACEMENT IN WASHINGTON AGRICULTURE

Introduction

A primary purpose of this study was to "project the impact of the 'farm crisis' on the displacement of farm owners, operators and workers in Washington." This section of the report provides a synthesis of data from several sources aimed at: (1) assessing the current financial situation in Washington agriculture, (2) assessing the impact of the financial situation on the displacement of farm operators, farm family labor, hired farm labor and employees of agriculture related businesses, and (3) projecting future impacts. Data sources include farm costs and returns surveys; testimony of agricultural lenders; and telephone interviews with service providers, producers and agricultural suppliers.

Displacement from agriculture occurs in several ways. The phenomenon given most attention nationally has been farm failure. In this situation, a farm operator and those members of his or her family employed on the operation are displaced. Hired labor on the farm may or may not be displaced depending on whether the farm continues to produce and whether the new management retains the services of the hired labor.

There are more subtle ways in which hired farm laborers and employees of farm related businesses may become displaced. First, farm operators who are distressed but not failing, may lay-off hired labor and depend more on their own and family labor. Second, farm operators may cut expenses by buying less equipment, doing their own repairs and cutting back on application of chemical fertilizers. As a result, suppliers and service providers may be required to lay-off employees or in some cases go out of business. Finally, displacement of farm operators and family members may put in motion a "chain" of displacement on other farms and in agriculturally related businesses. In this process farmers become hired laborers and hired laborers lose status or become unemployed.

Displacement induced by financial distress takes place within the context of the ongoing process of technologically driven displacement and farm consolidation. If farms which are lost to the operator are consolidated with neighboring farms, and larger economies of scale requiring less labor result, further displacement will occur. In other cases, formerly self-employed positions will be replaced by wage labor.

Farm Financial Distress in Washington

The first step in projecting agricultural displacement is to assess the extent and severity of farm financial distress in the state. Once this is known, one can begin to speculate about the effects on displacement.

The Washington State Agricultural Statistics Service (WASS, 1986) estimated the combined debt/asset ratio of all Washington farms to be 24.2% as of January 1, 1986. This Farm Finance Survey also indicates that 55% of Washington farms had a negative cash balance after interest and principal payments, and that 30% of Washington farms had a negative household cash balance when non-farm income was included. The Federal Land Bank of Spokane (FLBS) foreclosed on 54 Washington farms and received 33 deeds in lieu of foreclosure in the state during 1986. As of September 30, 1986, 26% of the bank's volume or 14% of the number of loans fell in the adversely classified category; 5090 loans are involved. As of January 1987, the Farmer's Home Administration had 618 delinquent loans for a rate of 24%. Farm Credit Services and FmHA data give only a partial assessment of the credit situation. Other lending sources include commercial banks, private individuals and life insurance companies. Life insurance companies appear to be an active foreclosure threat.

These basic facts tell a partial story of Washington farm distress in the middle 1980s. However, in order to have meaning in a policy sense, they need to be placed in the contexts of: (1) the national situation, (2) changes in the state's situation over time, and (3) the significance of distress indicators. Such analysis will provide a better basis for assessing the significance of the current farm problem, although a final assessment of its importance will remain subjective.

Comparative Situation

In comparison to the national average of 22%, the average debt/asset ratio for Washington farms is slightly higher at 24% (Washington Agricultural Statistic Service, 1986). In comparison to midwestern states, measures of financial stress are much lower, while in comparison to neighboring states the data are inconclusive. The following state comparisons are provided as illustrations.

- Dept/Asset Ratios, December 31, 1985 (USDA, 1987):

Washington	24.2%
Nebraska	35.3%
Idaho	27.4%

- Percent of farmers with debt/asset ratios greater than 40%, January 1, 1986 (WASS, 1986, Greater Nebraska Job Training, 1986):

Washington	19.9%
Nebraska	36.8%

- Farmer's Home Administration loan delinquency rates (Greater Nebraska Job Training, 1986, Gardner et al, 1986):

Washington	24%	- 1987
Nebraska	54%	- 1986
Idaho	51%	- 1986

- Average non-farm income, 1985 (WASS, 1986; Greater Nebraska Job Training, 1986):

Washington	$26,523
Nebraska	$ 6,548

Longitudinal comparisons within the state suggest that the financial health of farms has deteriorated since 1980. The current debt/asset ratio has increased from 21.9% in 1985, and from 16% in the late 1970s

(Washington Agricultural Statistics Service, 1986) (see figure 3). Federal Land Bank foreclosures in Washington have risen substantially since 1980 when there were eleven, to a high of 57 in 1985 (see figure 4).

Significance of Distress Indicators

It is important to understand Washington farm financial data in relation to accepted standards of farm distress. Leistritz, et al. (1986) note, "At current prices, input costs and asset values, most commercial farms begin to have difficulty meeting principal repayment commitments at debt-to-asset (debt) ratios of about 40 percent. Above 70 percent, most farms have difficulty meeting even their interest payments and other current expenses." Gardner, Meyer and Walker (1986) note that operations which require less land and have a steady income flow such as dairy, poultry and feedlot operations can manage higher debt/asset ratios while the uncertainty of dryland farming necessitates lower ratios. It has been suggested that a farm with a debt/asset ratio of above 40% is considered likely to fail within five years, while above 70% it is likely to fail within 2 years. The 1986 Farm Finance Survey (WASS, 1986) estimates that of a total of 28,136* Washington farms, 3,872 or 13.76% have debt/asset ratios between 41 and 70 percent, while 1,722 or 6.12% have ratios of 71 percent or more. If the above analysis is accepted, 5594 or nearly 20% of farms represented by the survey are in relatively serious difficulty. These farms represent approximately 24 percent of all farm assets in the state.

However the use of debt/asset ratio as the sole measure of farm financial stress has been criticized for two reasons. First, the survey process by which farmers self-assess the value of their assets is highly subjective and responses depend on the psychological state of the respondent. Second, a farm's high debt/asset ratio may not reflect its true financial viability. For example, as the value of farmland declines, the debt/asset ratio of a farm may be elevated on paper without any change in the amount of debt being serviced. Furthermore, the farm family unit which pays farm debts has other sources of income and debts not related to the farm operation itself. Therefore, non-farm income and obligations should be factored into an assessment of the financial health of farm households. A viability ratio (Salant, Smale and Saupe, 1986) has been suggested as an alternative measure of farm financial health which incorporates cash flow data:

$$\text{Viability ratio} = \frac{\text{annual household net income}}{\text{annual household financial obligations}}$$

By combining cash flow and debt/asset information, we can obtain a more complete indication of the financial health of Washington farms.

Majoro (1987), using Farm Finance Survey (WASS, 1986) data has conducted such an analysis. His calculations identify three groups at risk. Of the Washington farms accounted for in the survey, 641 have

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* The current estimate of the number of farms in the state is 38,000; the difference between the Survey figure and the total number of farms is normally considered to be under-reported small producers.

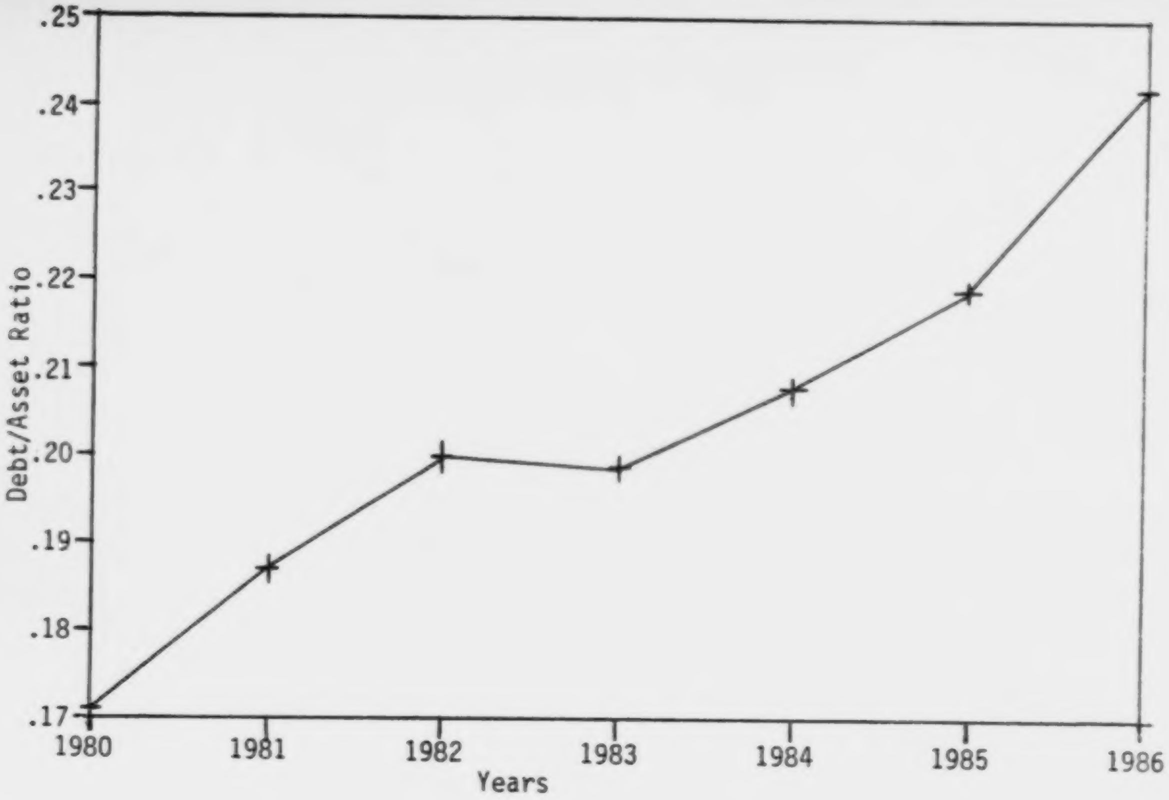

Fig. 3. Average Debt/Asset Ratio for Washington Farms

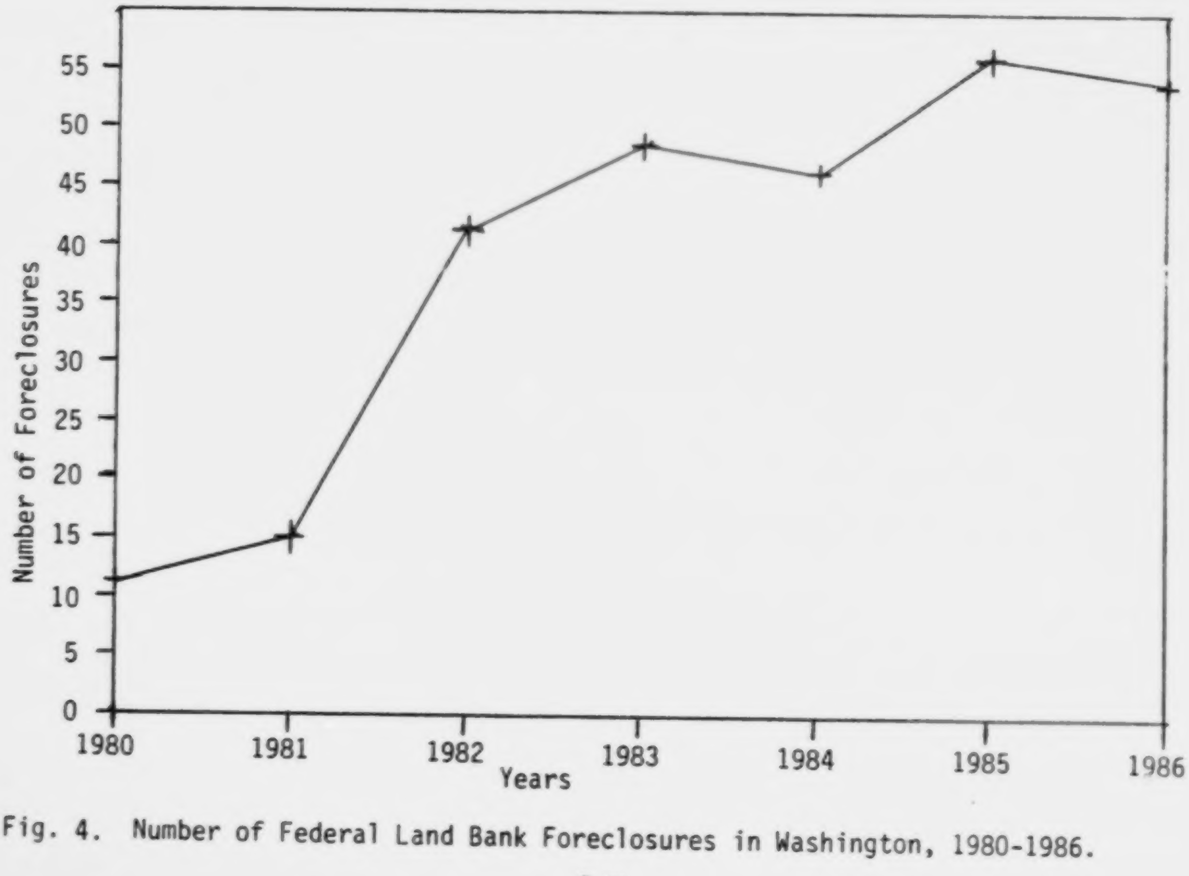

Fig. 4. Number of Federal Land Bank Foreclosures in Washington, 1980-1986.

negative cash flows and debt to asset ratios of 71% or higher, 1083 have negative cash flows and debt to asset ratios between 41% and 70%, and 1081 have positive cash flows but debt to asset ratios of 71% or over. Together these combine to form "at risk" groups which total 2804 farms or approximately ten percent of the farms considered in the survey.

Dimensions of the Distress

Beyond estimating the number of farms at risk, an understanding of the displacement effects of farm financial distress requires knowledge of the types of farms being impacted. A profile can be constructed using statistical data and the assessments of sources in impacted counties. Generalizations of this nature are speculative, but are nonetheless useful in understanding the pattern of displacement.

The Statistical Picture

Secondary data are available which provide a breakdown of financial distress indicators by farm type, age of operator, sales class and location. Debt/asset ratio data are available for 1985 and 1986 from two surveys conducted through the Washington State Department of Agriculture (Washington Crop and Livestock Reporting Service, 1985 and WASS, 1986).

Farm Type. When broken down by farm type, financial stress indicators suggest that a variety of commodity groups are experiencing difficulty. By debt/ asset ratio, cash grain and dairy farms had significantly higher than average ratios in early 1986. Cattle, wheat, hay and milk led the list* of commodities with the most foreclosures in the 12th Farm Credit District during 1985. Cattle, wheat and hay were consistently high over the previous three years while milk had been lower.

Age of Operator. Financial statistics suggest that younger farmers are at risk. The average debt to asset ratio for the 35 to 45 age group during 1985 and 1986 was over 30% for the last two years, while the under 35 age group experienced averages of 39% in 1985 and 37% in 1986. The averages for this youngest group are close to the 40% threshold at which Leistritz, et al. (1986) note farmers have difficulty keeping up debt principal payments.

Sales Class. Farms in the highest two sales brackets are highly leveraged. Those farms with gross sales of between $250,000 and $499,999 had an average debt/asset ratio of 34%, while those with a gross of $500,000 and over averaged 30%. Farms in lower sales brackets are, on average, in less financial difficulty.

Location. Financial statistics show no clear pattern of farm stress by location. Debt/asset ratios were not significantly different on the east or west side of the state. Of the combined totals of foreclosures made and deeds in lieu received by the Federal Land Bank during 1985 and 1986, the Yakima Service Center led the state with 33, or 21% of the total. Vancouver was second with 24 or 15%. Mount Vernon and Chehalis had 22 each and Spokane had 21.

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* District 12 includes Washington and the surrounding states of Idaho, Oregon, Montana, and Alaska.

Primary Data

The perspective offered by statistical data provides a general overview; but lacks detail. Additional data have been gathered which supplement and refine the information provided by quantitative data. These data have been collected through telephone interviews with Cooperative Extension agents and other service providers in several agricultural counties. Counties were chosen to provide a geographic diversity and to follow up leads on troubled areas. Table 1 summarizes the results of these interviews.

The interview data suggest that dryland wheat farms, irrigated forage and grain growers, and some fruit and vegetable producers are farm enterprises experiencing widespread financial distress.

Interviewees argued that dryland wheat farms in areas where low rainfall limits alternative crops and narrows profit margins are experiencing distress. Factors that respondents cited as causing the distress included low prices, poor weather conditions and high debt; particularly among those who have bought land or installed high lift irrigation systems. Negative mental health affects have been reported. Some respondents view the Conservation Reserve Program as moderating the impact for dryland farmers in some areas.

Respondents from irrigated areas reported severe distress among farmers growing alfalfa and grains, particularly "shell corn." Low prices, high costs and high debt were viewed as contributing factors to the situation. Alfalfa growers have been impacted by Federal policies including the dairy buy-out and the decision to allow cutting of hay on set-aside lands. Washington State Department of Agriculture has reported a 65% drop in alfalfa hay prices between March 1986 and 1987, and industry sources report that many lenders will not make loans to anyone with more than half their land in alfalfa (Capitol Times, 1987). Negative impacts on hired workers and agri-businesses were reported.

The ban of the herbicide dinoseb is expected to have an impact on green pea and raspberry growers. Informants reported that some green pea growers were experiencing contract reductions from processors, and raspberry growers were hurt by fluctuating prices. One respondent noted that grape growers have been hurt by frost and low prices.

Respondents reported that the tree fruit and dairy sectors are basically stable. Beef producers were viewed as just recovering from several bad years in which many were displaced. Timothy hay growers were seen as an exception to the depressed forage farm type.

These interview data offer only a sporadic view of the state. While they clearly identify some problem areas, they give little indication of whether or not there may be problems among other farm types and geographic areas.

Interpretations

Some speculative statements can be made on the basis of the combined quantitative and qualitative data. Dryland wheat, and irrigated cash grain and hay farms appear to be hardest hit. Reports of significant distress among these farm types have come from Adams, Grant, Franklin and Yakima counties. Quantitative financial data, including high debt asset ratios and Federal Land Bank foreclosure rates, support reports of distress among these farm types. The situation is not expected to improve in the near future.

Northwest Washington berry and vegetable growers are reporting some distress as well. Quantitative data are unclear in this area. The dinoseb ban and the fate of processors are factors which will affect the future situation in these crops.

The data on other farm types is mixed. While quantitative data suggest that beef and dairy operations may be under stress, interviews suggest improvement among beef producers and good conditions for the dairy industry. One explanation for this discrepancy is the lag between the collection of data by the statistical services, and its release. Most indicators suggest financial health in the tree fruit industry, although interviewees warn of over-production in the longer term.

Causes and the Credit Crisis

The causes of financial distress in Washington agriculture are multiple, including the macro-economic and policy impacts on the nation's agriculture as a whole, and more local impacts such as the demise of the sugar beet industry in the late seventies and currently depressed hay prices. The bottleneck in the system, however, appears to be in the credit system. Low profits in agriculture have discouraged commercial lenders from making agricultural loans. Pressures on the Farm Credit System are reducing the availablity of credit from this source and at the same time increasing the pressure on farmers borrowing from the system. These circumstances hold the potential for a downward spiral of foreclosures, farm failures and even tighter credit.

Displacement Effects and Broader Impacts

The full relationship between farm distress and displacement remains unclear. As noted in the introduction, displacement can occur in several ways. An important consideration for whether hired labor and agri-business employees are displaced is whether land remains in production after a farm business fails.

Case Study

A case study of a small geographical area within the State provides further information. While not offering conclusive answers, an example situation studied in more detail can offer insights and working hypotheses concerning the relationships between farm financial distress and occupational displacement. Yakima County was chosen as the location for such an example. Sources were interviewed by telephone - including a community college farm management instructor, a farm workers' clinic employee, an Employment Securities Office analyst, managers of irrigation supply and general farm supply businesses, a Cooperative Extension agent, two commercial bank representatives, a member of Washington Women for the

Survival of Agriculture (WWSA), a displaced farmer and a farmer filing bankruptcy. Interviews were conducted during April and May of 1987.

Most of the sources agreed that hay and grain (particularly corn) growers are having serious problems. One agricultural supplier described their situation as critical. However, the Cooperative Extension agent and one banker did not see any serious or widespread problems.

Several respondents discussed displacement. The Washington Women for the Survival of Agriculture representative noted that farmers are laying off hired labor to cut costs and bankrupt farmers are working as hired laborers on other farms. The displaced farmer said he had laid off two hired workers, one of them a family member. He said both are now working on other farms. He said he is now doing custom work. The farmer filing bankruptcy said he'd laid off a relative who was now working as a skilled worker in a nearby city. He also expressed concern about his sons' future in agriculture, one of whom has recently completed an agricultural degree. Both agricultural suppliers had reduced their staff. The irrigation supplier had reduced his staff from eight to two and expected to lay off the others soon. He said employees had left the area and a couple had moved across the mountains for factory jobs. The general supplier had reduced his staff from 90 to 65 through attrition and lay offs. The employment securities analyst did not report any significant problems in agricultural employment. The farmworkers' clinic employee noted that some of their migrant worker clients complained of lack of work. He also noted a strike at one of the orchards.

Five sources noted that significant amounts of acreage are standing idle. Some of this land is Yakima Indian Nation lease land. The general supplier noted that this idle land and Conservation Reserve Program land are having an "incredible impact" on local economies including the need for supplies and labor and on income generated. He stated that many agricultural communities in the area have stores standing empty. Two sources noted an equipment dealer going bankrupt in a nearby community.

The Washington Women for the Survival of Agriculture representative and the farmer filing bankruptcy both said they knew several people faced with bankruptcy. One bank representative said he thought lenders are just getting warmed up on foreclosure actions. Several sources noted that many farmers were unable to obtain operating credit. With the exception of the Cooperative Extension agent, most respondents felt the general financial situation would remain poor for a couple more years.

Interpretative Analysis

The case study from Yakima County and evidence from other areas suggest that a variety of displacement types are occurring. Beyond the obvious displacement of farm operators, evidence from Yakima County and task force testimony suggest that "chain displacement" is occurring in which displaced farmers and experienced hired workers take the jobs of less experienced farm and ag-business employees. This leaves the lowest status and least experienced workers unemployed. Interviews also suggest that farm cost reduction efforts, the Conservation Reserve Program and farmers requesting business on credit are hurting agricultural suppliers, with the result that employees are being laid off. Few data are available on the effect on migrant labor although the farm types in distress tend to be the mechanized, non-labor intensive farms, which suggests a smaller impact on this group.

An important factor in determining the overall impact of displacement is whether land which is lost by the farm operator remains in production. Agricultural lenders argue that land acquired by lenders remains in production in order to maintain the land. However, reports from Yakima County indicate that a significant quantity of land is standing idle, particularly land that is ordinarily leased. In areas where significant proportions of the land is idle, the impact on hired farm labor and agricultural supplier employees is increased.

It is hypothesized that displacement will be spread relatively evenly among operators, family members, hired farm workers, and ag-supplier employees. This judgement is based on the facts that distress is occurring predominantly in sectors with low hired labor to family labor ratios, but that hired laborers and supplier employees are as likely as operators and family members to lose employment in times of distress.

Estimating job loss resulting from farm failure is highly speculative. A very simplified calculation using a job multiplier table and gross farm income data produces a range of 3.1 to 4.4 jobs lost in the Washington economy for each farm failure.* Majoro (1987), using sales rather than income data calculates a more conservative rate of 2.4 jobs lost in the economy for each farm failure. These calculations assume that all on-farm jobs are lost when a farm fails. On the other hand, the calculations do not account for jobs lost due to lay-off on distressed farms, or jobs lost when land is idled in set-aside programs. They do, however, provide a range to work with. Under strong market conditions, farm failure would result in a transfer of ownership, but relatively small dislocation of one or fewer persons per farm. Under very poor market conditions the land may go out of production resulting in the full multiplier effect and between two and four dislocations for every farm failure. The resulting range would indicate that between 1500 and 8000 dislocations would result given the 2800 farms expected to fail in Washington. Under present conditions, it appears that some farms are remaining out of production, and that employment in agriculture related businesses are being affected in some areas. Given these facts an estimate of between 3,000 and 5,000 dislocations over the next three years seems reasonable.

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* These figures were arrived at using job multiplier tables from The Washington Input-Output Study for 1982 (Bourque, 1987) and Washington Crop and Livestock Reporting Service (1985) gross farm income data. The number of average Washington farms (x) needed to produce $1 million of output was calculated to be approximately eight. The number of direct jobs generated by $1 million of output in the field crops sector (14) was divided by x to give an approximation of the number of jobs per farm in the field crop sector (1.75). This figure was then multiplied by the number of total jobs per direct job to arrive at the final figure. The range represents calculations using two different job multipliers, one accounts for the effect of household spending, the other does not.

Possible Broader Impacts

Beyond the employment categories previously mentioned, others who may be adversely affected by farm financial distress include the parents and children of farm operators, retail businesses and public employees in agricultural communities, and agricultural landowners who are dependent on farm income. Within Washington, communities highly dependent on agriculture for their economic base, and those with other depressed sectors are likely to feel the greatest impact from farm financial distress. Adams, Douglas and Grant Counties are examples in which areas experiencing significant farm financial distress that are also dependent on agriculture for 20% or more of their income.

Projections

Beyond assessing the current situation, planning an appropriate response to problems of displacement in agriculture requires an assessment of both present and future impacts. Trend analysis suggests that indicators of financial distress such as debt to asset ratios and federal lender foreclosure rates have worsened over the last five years. Factors which will have a bearing on future impacts include: the future of the farm credit system, possible changes in federal farm programs, the acceleration of technological and structural change, fiscal and monetary changes, changes in land value, politics and the weather.

Evidence presented to the task force indicates that the Farm Credit Bank system is in serious difficulty. Congressional relief is a possibility, but not a certainty. Restructuring of the system is possible. There will be increased pressure on debtors from this source in 1987. If the Federal Land Bank of Spokane is taken over by the Farm Credit System Capital Corporation, the pressure will intensify. It is considered unlikely that the system will be allowed to fail. Commercial lenders appear to be withdrawing from agricultural lending in some areas. Lack of available credit may add to pressure on distressed farmers.

Changes in federal farm programs constitute a second set of factors. Changes could be either positive or negative. The current trend towards expenditure control could cut deeper into these programs. On the other hand, the recent decline in influence of the Reagan Administration may ease pressure for spending control. Election year politics may also affect the situation, probably in the direction of favoring farm programs, based on the assumption that voters sympathize with the farm population.

On a national basis, the Office of Technology Assessment (OTA, 1986) notes that biotechnology, information technology and changes in financial markets will increase the trend towards a bi-polar agriculture of very large and small farms, with medium-sized farms being eliminated. They predict a reduction in farm numbers of nearly 50% by the end of the century.

The Office of Technology assessment predicts loss of population and retail business in the great Plains and West with greater concentration of production on large farms. The dryland areas of Eastern Washington can expect similar impacts. Washington's labor intensive irrigated agricultural enterprises display similar characteristics to California agriculture, where OTA argues that new technology may increase unemployment in an area already characterized by exploitative practices. In general, Washington can expect a slower rate of technologically driven farm consolidation and displacement in the more diversified areas such as the west side of the Cascades and the irrigated areas on the basis that diversified areas will have more stable economies. However, the dairy industry is considered one of the fastest changing sectors. Despite its good financial health, ongoing technologically driven displacement can be expected.

Changes in the inflation rate, the value of the dollar relative to the currencies of agricultural importers, and changes in the value of land are other factors that can be expected to influence farm viability. A growing food self-sufficiency among Pacific Rim nations will probably limit the opportunities for export expansion to filling market niches. Market expansion is not likely to be a major factor.

Conclusion: At Risk Populations

In conclusion, the triangulation of data sources enables the tentative identification of at risk populations. A variety of criteria can be used to assess the financial health of Washington farms. On the basis of cash flow alone, 30% of the farms surveyed by the Washington Agricultural Statistics service have negative cash flows after household expenses, and cannot expect to continue indefinitely under present conditions. Using debt-asset ratios as an indicator, approximately 14% or nearly 4,000 are at risk within five years having ratios over 40% and an additional 6% or 1700 farms are at risk of failure within two years with ratios over 70%. Analysis using a combination of cash flow data and debt to asset ratios yields a figure of approximately 10% of 2800 of the farms surveyed being likely to fail within two to three years. This figure of 2800 is considered the most reliable and forms the basis for further calculations in this study. Over the longer term, of approximately 15 years, analysts predict a nation-wide reduction in the number of farms by 50%.

The effects of the short term financial crisis in agriculture is affecting Washington differently than in other regions such as the Midwest. Due to the diversity of Washington agriculture the entire state is not affected at the same level of severity as many other states. On the other hand, because the impact is not spread evenly over the state, some farm types and geographic areas may be experiencing distress approaching or equalling the distress in other regions. The problem is not a state-wide problem but may be locally severe.

Farms facing failure do not come from a single product or production method group. The largest numbers appear to come from dryland and irrigated grain, hay and cattle enterprises. Statistics indicate that farm failure is likely among large commercial enterprises (sales classes of $250,000 and over) and among operators in younger age groups. These data along with interview responses lend credence to the notion that those affected either entered agriculture or expanded during the mid- to late-1970s. Preliminary findings indicate that the largest impacts are in the center of the state with significant distress reported from Adams, Grant, Franklin counties and part of Yakima County.

As indicated elsewhere in the chapter, this information on farm distress and failure indicate not only the type, number and location of farm operators being displaced, but also provide the basis for assessing the impact on farm family members, hired labor and agricultural business employees. While the impacts of farm distress and failure are complex and difficult to estimate, the research conducted leads to the conclusion that an estimate of between 3,000 and 5,000 dislocations is a reasonable approximation of the expected impact. These dislocations can be expected to impact farm operators, family workers and hired workers in equal numbers.

Trends over the first half of the 1980's indicated a deteriorating financial situation in Washington agriculture. While future trends are difficult to predict, there are a sufficient number of unstable and uncertain factors involved in the present situation, to expect that farm failure will remain a significant problem in some sectors over the next five years.

Table 1. Assessment of Washington Farm Financial Situation from County Level Key Informants.

County	General Assessment	Farm Types in Distress	Comments/Projections	Sources
Whatcom	Varied	berries worst, peas	Dinoseb ban is a concern, possible vegetable processing plant shut down	two CE agents
Skagit	moderately serious	row crops (peas)	Dinoseb ban and 15-20% contract cuts affect vegetable growers	CE agent
Kittitas	financial stress widespread, but few are in serious trouble	no comment	Strong timothy hay market has modified stress, diversification helps, one crop farms having more trouble	CE agent
Yakima	Varied, serious for some	grain and forage crop growers	Varied assessment from different sources, debt load and tight credit are issues. Idle land is common. little change expected.	Service providers producers, suppliers, lenders
Klickitat	Moderate level of problems, some in trouble a few getting out	cattle - wheat operations	Operating loans and acreage expansion causing problems, expecting improvement. Other industries depressed.	CE agent
Douglas	Not available	not available	Strong participation in CRP is saving farmers, but may have negative impact on suppliers & communities.	Comm. College, supplier, producer
Grant	Serious	alfalfa hay, possibly dryland wheat	Young progress, farmers & poor farmers in trouble, programs hurt hay growers, expect a couple more bad years.	CE agent, Comm. colleges
Benton	Not seeing much of a problem	no comment	County has large farms. Found that people aren't admitting problems.	CE agent
Adams	Serious	wheat farms	Low rainfall, soils limit alternatives to wheat. Mental health problems, including suicides, divorces reported.	CE agents, Mental Health Agency
Franklin	Serious	alfalfa ? wheat ?	100 FmHA classified loans reported county has small farms which are vulnerable	Benton Co. CE agent
Whitman	Moderate	no comment	There are problems, but not in large numbers, debt load from 1970s land purchases are a factor.	Producer

(Counties are arranged west to east)

DISLOCATION: EFFECTS AND ALLEVIATION STRATEGIES

Browne (1985) has defined dislocated workers as "...individuals with established work histories who have lost their jobs through no fault of their own and who are likely to encounter considerable difficulty finding comparable employment. Such individuals are thought to have lost their jobs because the industries or occupation in which they work are in long term decline." Agricultural producers and workers losing their livelihoods due to the current financial distress can easily be viewed as fitting this definition. There are many similarities between the situation of the displaced steel mill worker and the agricultural producer or worker, but there are also differences. Plant closings have drawn public attention not only because of the plight of the individual worker, but also because of its dramatic effect on whole communities. Rural communities are also affected by displacement in agriculture but the effect is not so immediately noticeable. The effect of a plant closing can be likened to a single sharp blow to the head, while the effect of farm failures is more like an insidious disease which weakens communities cell by cell. This comparison illustrates that much can be applied from the manufacturing setting to the agricultural setting, but there is also extensive knowledge and understanding that must come from an understanding of the agricultural context. The following sections of the report will review knowledge of the effects of displacement in various settings, discuss alleviation strategies, and document approaches that Midwestern states have taken in addressing agricultural displacement problems and related issues. It will conclude with an analysis of the potential for program development and an assessment of the significance of dislocation and related issues in the Washington context.

Dislocation Effects

General Descriptions

Root (1984) describes the affects of dislocation on workers:

> The redundant [dislocated] worker must deal simultaneously with unexpected job loss; being unemployed in a labor market flooded with others who possess the same skills and experience; the shock of losing the security of a long term job; the loss of income for house payments, food and clothes; the concern with both the costs and coverage of health care; and reconsideration of family options that have been rejected. Coping with the financial, social and psychological problems that accompany job loss involve an enormous amount of stress which is compounded when the labor market is inelastic. (p.53)

Root also notes that displaced workers are reluctant to use social services, their social networks decline, and many experience strained family relationships. Lamberts and Turner (1984) cite the work of Harvey Brenner, noting in his findings that a 1% increase in unemployment results in a 1.9% increase in mortality, and that this increase in mortality is experienced across all age groups. They describe unemployment stress as a killer disease. Stromsdorfer notes in task force testimony (Hunter, 1987) that older workers often die earlier if they retire and are left with nothing to do. On-the-job training offers an alternative.

Timber Industry Dislocation

Information on dislocation in the Pacific Northwest timber industry provides additional insights. Human service providers in Grays Harbor and Pacific Counties of Washington state have found that in serving timber industry workers, attention must be paid to role perceptions; "They perceive themselves as self-sufficient. They are individuals who left the formal education system at an earlier than average age and who expect the traditional economy to support them in occupations that reinforce a strong masculine self-image." In order to make a transition to other occupations, service providers argue that the workers may have to adjust the expectation that their jobs define their masculine self-image. In providing services, however, service providers should be sensitive to this ethos (Robbins-Standish, 1986a, 1986b).

Task force testimony (Hunter, 1987) yields further insights. Owen notes that community college efforts with timber industry workers indicate three distinct groups: younger workers are willing to participate in training and relocate if a job becomes available. Middle-aged workers have property and family commitments in the community which make them reluctant to move but needful of an income. Older workers were found to be unwilling to make changes. Stromsdorfer stresses the need to re-employ older workers and suggests on-the-job training as most appropriate for this group. Comstock notes that outmigration of the young frustrates economic development efforts in these areas. Boone predicts a similar age related pattern among the displaced in agriculture. Bentley and Boone both express similar concerns about outmigration in agricultural communities.

Displacement in Agriculture

The problems and consequences of displacement in agriculture appear to be similar to those found in an industrial setting but with several additional factors involved. This section discusses some of these factors as described in the literature, the effects of farm loss, and some of the task force's findings in this area. Most of the information in this area is related to farm families; relatively little has been written on the unique problems of hired agricultural workers who become displaced.

Additional Factors. One of the major differences found in displacement of farm families is the degree of involvement with the occupation. Rolfsmeyer writes, "When a farm owner and family members are displaced from their business, they are often displaced from their home... many of these persons are not just losing a business, but a heritage as well. The effect this has on individuals should not be underestimated" (1986, p.4).

The family nature of farms also creates additional problems and stresses. Behm and Moore (1986) note that often as many as three families may be dependent on a farm for income. They observe that family members may criticize the farm operator for poor performance. Heffernan (1985) found that teen-age children in displaced farm families express anger towards parents over the loss of their expected livelihood. This total family involvement creates additional stress and widens the group who may need various alleviation services.

The process of displacement also differs in the agricultural situation. Rather than simply receiving a notice of closure, farmers go through a long stressful process of trying to remain afloat which often exhausts their emotional and financial reserves. Rolfsmeyer observes, "They will have been through various humiliating bouts with lenders, lawyers and creditors. They will probably have experienced high levels of stress and grief for prolonged periods of time" (1986, p.4). Anderson (1986a) notes that when displaced farmers finally come in for help they are "at rock bottom." The struggle to keep the farm may also exhaust all of a farm family's financial resources. It seems inconceivable that farm families that have controlled such extensive capital resources can come out of this process in true poverty. Reports from the Midwest support this contention, however.

The financial situation of farm families is exacerbated by the lack of unemployment insurance coverage of most farm families. This sometimes means a total lack of income, a situation that the typical displaced worker does not face. This lack of income severely limits displaced farmers' adjustment options, such as participation in training programs. Mullens (1986b) notes that hired agricultural workers not covered by UI benefits face similar problems.

All of the emotional and financial stresses faced by farm families are further complicated by attitudes of pride and self-sufficiency or shame at failure which keep them from seeking help. Zeller (1986) notes a relationship of mistrust between human service providers and farmers. As Rolfsmeyer (1986) observes, "It will not be easy for these folks to apply for and receive what they've been complaining about for years" (p.5).

Effects of Agricultural Displacement. Heffernan and Heffernan (1985) conducted interviews with 42 displaced farm families from an agricultural county in Missouri. The interviewees reported the following effects during the process of displacement: 97% of the men and 100% of the women felt depressed, two thirds of the respondents withdrew from family and friends, one half of the men and one third of the women displayed more physically aggressive behavior, the majority experienced eating and sleeping problems and 56% reported changes in their children's behavior. Forty-eight percent reported that their financial condition after displacement was much worse than in 1980, while 18% said it was worse and 28% said it was better. Many of those who stayed in the county remained unemployed or underemployed. The Heffernans found that respondents continued to experience about half of the stress symptoms after their exit from agriculture.

Washington Findings. Task force members and other participants provided further insights into the unique nature of displacement among farmers. While in many cases these insights parallel findings in the literature, they are of particular significance because they represent observations made in the Washington context. All references are to task force testimony (Hunter, 1987).

Boone and Trefry note a silence among Washington farmers which Boone attributed to pride. Monroe describes farmers as "a silent group." Rockhill observes that in the Midwest there is a consciousness that farmers' problems are the result of forces beyond their control, while in Washington problems are viewed as of the farmer's own making. A county extension agent notes that this may increase farmers' reticence to seek services. Bentley notes that farmers will feel guilt over failure, and Boone expresses concern that farmers will be labeled bad managers on the basis of a single decision to expand ten years ago. Bentley argues that rural people are likely to be less persistent than urbanites when faced with the frustration of seeking services.

Holland and Trefry expressed a need for the task force to better understand the displacement process. Lamberts, Reikofski and Owen drew an analogy between the displaced homemaker and the displaced farmer. Like the homemaker, the farmer has operated in a defined role for a long period. In the case of the farmer, there may be expectations of lifelong participation in this role beginning in childhood. Like the homemaker, the farmer is displaced through a traumatic process of separation which leaves the person with a low self esteem and requires a long period of grieving. At the end of this process, the homemaker and the farmer must adapt to a new more structured career role for which both feel unequipped. Comstock comments that there are cultural and (in many cases) gender role differences between the two groups which render farmers more difficult to serve. Bentley notes that farm families experience many of the usual displacement effects before the farm is actually lost. While advanced notice of displacement is considered important in a manufacturing setting, Bentley argues that the two or more years involved in foreclosure or bankruptcy proceedings was too long and tended to exhaust the displaced person.

Interviews with county agents indicated that emotional stress is common in Washington's agricultural communities. Reference to health problems, marital problems and suicide were made in some areas. Lamberts notes that lending agents express concern about possible suicides among farmer clients. Lending agency executives expressed concern about stress and suicide among lending agents.

In the area of employment, Bentley and Holland both note that job opportunities are limited and declining in rural areas. Sparse populations in some areas limit training options. In many areas it appears that economic development or relocation will be necessary if displaced agricultural producers and workers are to find employment.

Summary

The discussion of the problem of dislocation and its effects indicate that the displacement and unemployment place severe stress upon workers and their families. Evidence from the timber industry indicates that worker attitudes and differences in age groups may affect how workers respond to assistance. Evidence in the agricultural sector indicates that all of the above factors are present as well as additional factors of family ties and heritage in the land, and a prolonged and stressful displacement process. Studies indicate that this process creates high levels of stress and emotional problems among farm families. Findings in Washington agriculture indicate that stress related problems are present and that attitudes may create a reticence to accept help greater than is found in the Midwest. The displaced farmer can be likened to the displaced homemaker in many respects.

Dislocation Services

Considerable research has been conducted concerning the kinds of services needed to serve displaced workers. This section discusses the work of authorities in this field, and the task force's efforts at applying this knowledge to the situation in Washington agriculture.

Buss and Redburn

In a major study of a steel mill shutdown Terry F. Buss and F. Stevens Redburn (1983) note that "the distinct problem of permanent job loss affecting those with skills, experience, and stable work histories..." (p.137) has been ignored in employment policy analyses. They argue that this type of unemployment is distinct from the cyclical unemployment that comes during recessions and the chronic lack of work for the "least-qualified members of society." Buss and Redburn use their findings to formulate a policy for addressing this problem of mass dislocation of skilled workers. Their recommendations discuss the issues of: 1) whom to serve; 2) the types of services needed, and 3) the logistics of providing services. In making these recommendations, they note, "the decision analysis regarding human service interventions must be both comprehensive, in its specification of benefits and costs, and extensive, both geographically and in time - so as to capture the major opportunity costs of each contemplated policy" (p.151). In other words, the complexity of causes and effects associated with interventions should be carefully considered in choosing strategies.

Whom to Serve. One of the most basic choices in designing such a policy is the question of whom should be served. While this question may seem simple, Buss and Redburn recommend that in situations where a choice must be made between employment training services for skilled dislocated workers and unskilled chronically unemployed workers, it is better to serve the unskilled workers. The skilled workers are better able to help themselves. This is one example of the complexity of choices that must be made.

Types of Services. Buss and Redburn (1983) place their recommendation in the framework of three categories of social welfare programs: developmental, maintenance and crisis intervention. Developmental programs aim at "producing lasting improvements in the capacities and resources of individuals and groups. Maintenance programs sustain individuals and their families during periods when they are unable to do so. Crisis interventions attempt to "help individuals or groups whose previous capacities have been temporarily but severely weakened, and who, therefore, cannot adequately care for themselves or who present an apparent danger to others" (p.133). These types are illustrated in figure 5.

Of these three types of services, Buss and Redburn (1983) argue that dislocated workers in manufacturing settings are best served by maintenance and developmental services. They appear not to need, and are unresponsive to offers of crisis intervention services (Buss and Redburn found the psychological impacts of the Youngstown shutdown to be relatively mild). In the area of re-employment services, skilled workers can best be served by increased job search skills, quality information on available jobs and targeted use of retraining toward filling positions in local growth industries. Relocation services may help some workers but damage the

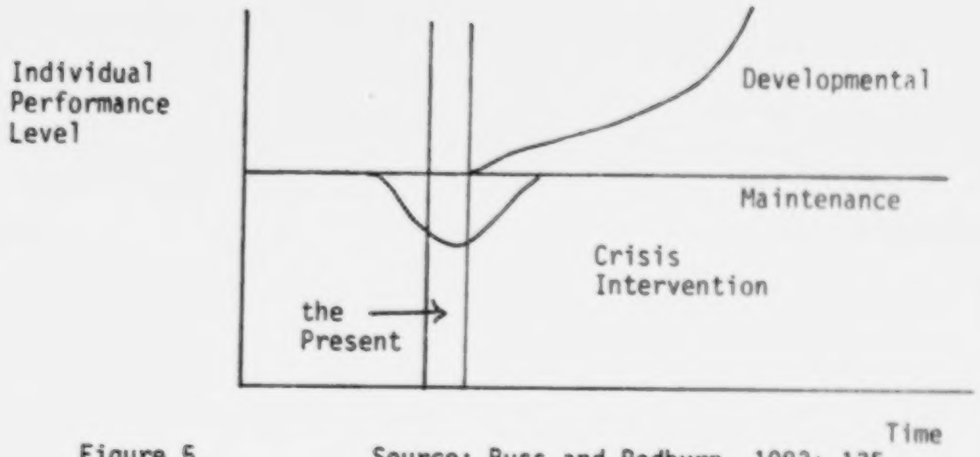

Figure 5. Source: Buss and Redburn, 1983: 135

community through skills "drain" and other effects. They note that coordination of training programs with economic development efforts is an effective strategy which helps individuals and the community although this is difficult to achieve.

Logistics. Timing and ways of providing services require a weighing of resource costs and social costs and benefits. Early, preventative programs are expensive in their shotgun approach but can manage personal problems before they become critical; while late, targeted programs are less expensive but may allow more suffering to occur. Services should be provided through a single "non-institutional" access point to ease reluctant participants. Inter-agency coordination is important, and existing formal and informal networks should be used for outreach and referral.

Marion Bentley

Marion Bentley is associate director of the Center for Productivity and Quality of Working Life at Utah State University. Bentley has extensive experience in the plant shutdown process. In testimony before the task force (Hunter, 1987), Bentley notes five components of successful plant shutdown programs, including: (1) advanced notice of closure, (2) a joint effort in providing services, (3) on-site delivery of services, (4) peer support, and (5) public support of the program. Bentley argues that advanced notice was needed to put services in place before the workers became dispersed and difficult to find. He says notice too early could be enervating, however. Bentley argues that services should be jointly planned and provided by representatives of management and labor. Peer support can be provided by employing workers as counselors in the programs provided. Public support of the program is needed in order to sustain the effort through the sometimes lengthy transition process.

Bentley also notes five types of services that a transition program for displaced workers should include. These are orientation, assessment and testing, counselling, training, and job development and placement. Bentley says the orientation phase should inform workers of their rights, resources and options. Training services for each worker should be based on assessment and testing, and should include basic education for those who need it.

Ernst Stromsdorfer

Ernst Stromsdorfer, a specialist in employment and training program evaluation and former deputy assistant Secretary of Labor, outlines the following employment and training policy options:

1. Economic Development (demand side)

2. Labor Market Interventions
    a) Supply side
        - training
        - on the job training
        - relocation
    b) Demand side - information on job openings by occupation and industry

Economic development improves employment opportunities by increasing the demand for workers. Labor market interventions can be divided into supply side and demand side categories. Training, on-the-job training and relocation efforts alter the characteristics of workers (labor supply) to improve their chances of employment. Labor market information offers knowledge of labor demand in order to target training and placement programs effectively. Stromsdorfer emphasized that the supply and demand sides of the equation need to be linked. He says the demand side tends to be ignored. He notes information on available jobs needs to be up-to-date and accurate. He argues that economic development can act as a substitute or complement for training. Comstock comments that the most effective programs utilize both (Hunter, 1987).

Task Force Findings on Dislocation Services

Task force discussion generated considerable information and ideas which relate to dislocation services, and are grounded in the Washington context. This information can be organized into the categories of: (a) delivery problems, (b) overcoming barriers, (c) program ideas, (d) local process, (e) coordination and (f) economic development.

Delivery Problems. Beyond the unique characteristics of the agricultural population noted in a previous section, the task force noted several additional service delivery problems or issues. David Holland commented, "I am beginning to understand why losing one's assets in agriculture is such a tragedy, the process is fraught with missing links." Task force members felt the identification of these missing links or gaps in service was an important finding of the task force. As previously mentioned an important gap is the lack of financial support to make a transition, such as unemployment insurance. A second major gap observed by the task force is information of all kinds. Early in the process members noted a lack of available information on existing services. Other informational gaps include lack of data on the numbers and profiles of displaced producers and workers, and a lack of information on available jobs. This last type of information is considered essential for effective employment and training programs. Some members noted that if jobs are not available in agricultural communities relocation must be considered. Others expressed concern about the problem of out migration of skilled workers from rural communities and sought economic development strategies to retain skilled workers in the community.

Overcoming Barriers. A number of ideas were put forward concerning ways to overcome the barriers that are created by the reticence of farmers to seek or accept help. Creating ease of access to services was suggested through outlining a known path to services and locating services in places without a negative stigma. Involving members of the target group through identifying key influentials, including members in planning the program and employing them as peer counselors was suggested. Participants suggest that in working with farmers with financial problems, no blame should be placed and dwelling in the past should be avoided. Sensitivity is needed in the way farmers are approached. Martha Bullock Lamberts suggested that indirect helping, or training members of the farm community to help one another was a way of overcoming the aversion to mental health services. Utilizing familiar institutions and existing local networks is another approach which will be discussed further in a later section.

Program Ideas. Task force members and other participants suggested further ideas about program content and approaches. The task force conceptualized a series of phases in the displacement process during which various services would be needed. They identified a need for personal, legal and financial counseling at several points in the process beginning with distressed farm families who must make a decision about staying in or getting out. For those who cannot remain in farming, the next phase is the exiting process (foreclosure, selling out, etc.). Displacement for those employed in the operation becomes the next phase. Services during this phase would begin with skills assessment, and if needed, training or education would follow. For some, tuition waivers and income maintenance would be needed in order to participate. The final phase of services would be job search skills training and placement assistance. Participants noted that in many cases mental health problems will need to be dealt with before other issues can be addressed.

Task force members drew an analogy between the employer in a plant shutdown, and the financial institution in a farm foreclosure or failure. This could imply a responsibility for displacement services. Lenders were viewed by some members as a good point of contact to initiate assistance for farmers. Others questioned lenders' willingness to participate or ability to work with farmers. Mermelstein and Sundet (1986) and Heffernan (1985) found that lenders referred clients to services and were considered more helpful than other professional groups. Bentley noted that displacement services could be sold to employers as a good business practice.

Local Processes. Members and participants repeatedly emphasized the need to utilize existing local institutions and networks and build networks of local providers who are aware of and equiped to help distressed and displaced producers, workers and their families. The list of potential helpers includes extension agents, "field men", clergy, school teachers and mental health professionals. Networks provided by Granges, farm organizations and co-ops were mentioned. Programs could be built around these networks. A way to initiate this process is to get groups talking about the problems. It was noted that information hotlines should tie into these networks. State or regional service providers could initiate such efforts by developing a process that local communities could follow.

Coordination. Task force members noted that the problem of service provision was not one big problem, but a lot of little problems, requiring the services of diverse agencies. This necessitates an effort at service coordination. Representatives of state agencies noted a growing willingness among agencies to coordinate, but that a major program effort and administrative support are needed to facilitate collaborative efforts. They noted that a push or impetus must come from somewhere to initiate coordination. Community college representatives noted that they usually coordinate at the local level. The cooperative Extension coordinated resource program offers a model for coordination efforts at the county level.

Economic Development. Some task force members emphasized the importance of economic development if job opportunities are to be maintained in rural areas. Strategies that diversify local economies and add value to the raw commodities produced were viewed as potential solutions. The difficulty of attracting capital into rural areas is a major barrier. Communities need to inventory the skills available in the community. There is also a need to convince often conservative communities of the need for economic development. It was noted that the state currently has no rural economic development policy. Members felt universities could contribute to economic development efforts by doing research on alternative products and consumer preferences.

This section has discussed the ideas of authorities in the area of providing services to dislocated workers and some applications to the Washington agricultural context. Some of the important points discussed include: (1) the gaps in existing services such as the lack of unemployment benefits for many agricultural producers and workers, and lack of information on the profiles of dislocated workers or on available jobs; (2) the importance of linking the supply and demand sides of the job market equation through improved up-to-date job information and coordination of training and economic development efforts; (3) the importance of service coordination and the use of familiar local or peer contacts as ways of improving service delivery.

Midwest Farm Crisis Programs

Programs addressing farm crisis issues in the Midwest are already in place and have been functioning for a period of time. Analysis of these programs provides further background for making recommendations concerning efforts to address financial distress and dislocation in Washington. Due to the socio-cultural, political and economic differences between Washington and the Midwestern states, readers should use caution in applying this analysis directly to Washington's situation.

The data reported here were collected from a variety of sources. Initially, state agencies responsible for employment and training programs in several states were contacted by letter requesting information on programs serving people being displaced from agriculture. Letters, program descriptions, brochures and other documents were received in response. Follow-up phone calls were made to agencies in states from which insufficient data were received, these calls sometimes led to calls to other agencies, broadening the scope of the inquiry. These data were later supplemented with program descriptions found in recent publications.

Despite the focus in data collection on employment and training agencies, the inquiry uncovered a wide range of services being provided by a variety of agencies. In many cases, programs to address the employment needs of people being dislocated from agriculture are embedded in broader programs to serve victims of the financial crisis in agriculture. In analyzing states' responses, six issues have emerged. These issues involve: (a) the scope of program objectives, (b) the range of participants, (c) the breadth and types of services that the programs provide, (d) the extent and manner in which different services are coordinated, (e) the difficulties of outreach efforts, and (f) the policy and finance constraints on programs.

Program Scope

There appears to be broad agreement across many state programs that efforts should be made to keep as many farmers in business as is possible. While this seems partially in alignment with perspectives that view out-migration from farming negatively and are committed to minimizing it, statements from state agencies also provide evidence that political pressures from the grassroots may play a role. Mollie Anderson (1986b) writes, "In order to be effective and socially acceptable, these programs must be designed to assist farmers who are remaining in farming as well as those rural individuals who are changing occupations." Steve Eandi (1986) notes that Colorado's philosophy is to keep as many farmers on the farm as possible and they have stretched eligibility criteria to make dislocated worker programs "more palatable." As will be discussed further, there exists a tension between this "save the family farm" philosophy and the restrictions placed on Federal Job Training Partnership Act (JTPA) funds.

Range of Participants

Because of the decentralization of agriculture compared to other industries, the population needing dislocation and other services is not as clearly defined. One family farm may involve the paid and unpaid efforts of a couple, their children and perhaps their children's spouses. Most of the states surveyed have adopted definitions of "displaced farmer" that include all of these people. Iowa's definition includes "all family members who were employed operating the farm" (Iowa Office of Planning and Programming, 1985). Retka (1986) notes that Minnesota's definition is one of the most liberal including anyone involved in a farm enterprise. He adds that great care needs to be taken in forming a definition.

The family nature of farms has been incorporated into other programs. Bob Olson (1986) of Dakota County Cooperative Extension in Minnesota, notes that they make a special effort to have both spouses attend sessions of their financial management and decision making workshops for distressed farmers. Barrett (1987) cites findings indicating elevated stress levels among rural youth, and notes efforts to address the problem such as Iowa State University's "The Rural Crisis Comes to School" program.

Hired farm workers may also be in need of dislocation and other services. Midwest sources provided little information on this group appearing to focus primarily on the farm family unit. Mullens (1986b) notes that hired farm hands experience difficulty receiving unemployment and dislocation services under present Illinois regulations.

Types and Breadth of Services

In addition to this commitment to breadth of participation, many states are committed to providing a wide range of services. This breadth can be viewed in two ways. First, agency representatives argue that the needs of dislocated farmers go beyond employment and training services to mental health, financial and legal services. Second, the commitment to serving distressed as well as displaced farm families entails a broader range of services.

In planning Illinois' program for distressed and dislocated farmers, Mullens (1986a) notes that five necessary services were identified: 1) job search and employment training; 2) mental health; 3) financial counseling; 4) debt restructuring; and 5) legal assistance. These five categories provide a framework that includes most of the programs in other states. For example, Kansas' Farmers Assistance Counseling and Training Service (FACTS), employs a farm management specialist, an attorney, a family needs specialist, a family therapy and crisis intervention specialist, and an employment/retraining specialist in their centralized hotline and state network center (McGlashon, 1986). All of Mullens categories of services except for the debt restructuring program are relevant to programs serving only dislocated farm families, while programs serving those who intend to remain in farming might expand programs concerning alternative means of generating farm income. Mullens notes that farmers leaving the business will need financial and legal counseling as well as those who remain. Mullens, Eandi (1986), and Anderson (1986a) note that dislocated farm families often have to deal with mental health issues before they are able to address employment and other issues.

Employment and Income Programs. A variety of strategies are available and being used to address the employment and income needs of displaced farm families and hired agricultural workers. An unpublished USDA (1986a) paper notes three types of programs: human resource development, area economic development and income maintenance. Human resource development programs are central to many states' efforts, economic development is being given some attention, and income maintenance programs for farm families are limited and problematic.

Human resource development programs include traditional job search and employment training services as well as entrepreneurial and small business management training. Typically state employment services and the federal Job Training Partnership Act offer skills assessment, career counseling, job search skills training, on-the job training, classroom training, relocation assistance and supportive services. In Michigan, Cooperative Extension has contracted with JTPA to provide services. In Iowa, community colleges provide career assessment services. Agency representatives report a strong need for assessment and career counseling among farmers due to the belief among farmers that all they can do is farm.

Once skills are assessed, experienced farmers who typically have diverse skills and small-business experience often require no more than job search training. This component involves "systematic training in job search techniques. Clients are encouraged to follow a rigorous and structured routine in looking for employment" (Burtless, 1984). This method offers an inexpensive and quick method of improving chances of employment. If further training is needed, on-the-job and classroom training are offered by many states. On-the-job training is relatively popular among farmers while classroom training is unpopular. Hall (1986) and Mullens (1986) both argue that this may be due to the lack of adequate income maintenance for displaced farmers which precludes long-term training without income. In many areas vocational schools, colleges and universities are offering tuition breaks and scholarships for dislocated farmers.

A number of states have initiated entrepreneurial training programs for dislocated farmers. These programs include market analysis, small-business training and sometimes small loans. Illinois is looking at using small business incubator techniques. These programs are offered by differing agencies. For instance, Cooperative Extension runs the Kansas program, while the Department of Economic Development runs the Nebraska program.

While entrepreneurial training is a human resource development policy which also serves economic development purposes, other economic development efforts are included in farm crisis programs as employment generators. North Dakota agencies offer economic development workshops for rural communities. Minnesota has had success in coordinating economic development at the local level, but seeks state-wide strategies (Retka, 1986). Missouri's "Alternatives for the 80's" program utilizes the creative ideas of university faculty to help rural communities develop and create jobs from within the community (Wade, 1987). Discussion at a recent Farm Crisis conference in Omaha indicates that economic development is the next wave of concern for many Midwestern service providers and programs are just beginning to be implemented.

The USDA (1986a) reports that farmer access to federal and state income maintenance programs is limited. Self-employed farmers do not participate in unemployment insurance programs. Two parent households often do not qualify for welfare or aid to dependent children programs. Some farmers may qualify for food stamps, but property assets often interfere with eligibility. Illinois has made efforts to extend food stamp programs to dislocated farm families. Mullens (1985a) notes that lack of income maintenance for farmers limits the career and training options open to them.

Mental Health. Virtually every state agency surveyed mentioned the importance of mental health services for distressed and displaced farm families. Objectives of these programs include crisis intervention, stress management, improved family decision-making, working through grieving processes and getting to a point where people are ready to work on financial and employment issues. Many programs emphasize the early assessment of problems before farmers have exhausted all of their options. Methods used include crisis hotlines, family therapy, peer counseling, workshops and support groups. Training in reading the signs of farm stress is sometimes offered to professionals such as lenders, ministers and school personnel. In some cases Cooperative Extension programs have offered this service, and provided mental health agencies with training as well (Olson, 1986).

Financial Counseling. Financial counseling services are widely offered to both distressed and dislocated farmers. These programs serve the functions of: 1) helping farmers who must leave farming through the liquidation process; 2) helping stressed farmers make a decision about whether to stay in business; and 3) helping those who plan to stay in business plan a more viable operation. These programs are typically offered by state Cooperative Extension Services. The FINPACK software program is widely used. *

Credit Programs. Chicoine and McDowell (1986) note that many states have implemented some form of credit assistance programs for distressed farmers. They note five major types: linked deposits, low interest loans, loan guarantees, interest buy-downs and interest deferrals. Most of these programs are targeted at farms that are under financial stress, but which can survive if given relief in the short run. Chicoine and McDowell recommend loan guarantees as an effective mechanism that can target this group and minimize risk to state governments. Barrett notes that North Dakota "has committed up to $100 million" (1987), and Minnesota has provided backing up to $50 million for loan restructuring programs.

Legal Services. Financially distressed farmers, and those going through the process of losing a farm face complicated legal questions which weigh heavily in determining their future financial status. Decisions must be made under emotionally charged circumstances. A wide variety of legal services are being offered by different states. Hotlines provide legal information and lawyer referrals. Some states and private organizations offer free or low-cost legal services. Farmer/creditor mediation services are offered in some states. Minnesota has instituted a mandatory mediation service for farmers requesting it in bankruptcy and foreclosure proceedings. The Minnesota Cooperative Extension Service has been designated to provide mediators and conduct the mediation between farmers and lenders (Olson, 1986).

Hotlines. A variety of information hotline services for the distressed farm population are available in various states. Hotlines are staffed and funded from a variety of private organizations and government agencies, often involving interagency and public/private partnerships. Hotlines typically handle a range of questions including emotional, legal, financial and employment. Hotline staff in Iowa and Nebraska attribute success to staffing programs with rural and farm people who can empathize with the situation, and the ability of the staff to link callers with appropriate local services. Konyha, in a report on Cooperative Extension efforts notes that 27 hotlines served 36,000 people during a one year period.

Service Coordination

Given the range of services perceived to be necessary in serving dislocated and distressed farms, coordination has become an important issue. States approaches have varied widely. Kansas appears to be

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* FINPACK is a series of farm management computer programs developed by the University of Minnesota. A financial counselor inputs data from a farmer's financial records in order to project alternative outcomes.

successful using a centralized system with the FACTS * program. The statewide hotline office serves as the focal point of a network of diverse public and private organizations that serve the farm community. The program is a joint effort of the State Board of Agriculture and Kansas Cooperative Extension (McGlashon, 1986). The Kansas Department of Human Resources indicate that employment services are coordinated with this network.

The Nebraska program, which is coordinated out of Job Training of Greater Nebraska relies on a variety of state agencies to provide services but coordinates the provision of services through decentralized "ag action centers." These "one stop shops" are located in six community colleges and provide as many services as possible in one location. Community colleges were chosen because farmers felt comfortable with them as opposed to a human services office.

Illinois appears to have a comprehensive and well coordinated program. A bill is before the Illinois state legislature to create an office on the Governor's staff that would oversee the state's farm and rural programs. The reliance on state resources and the governor's insistence on "no turf issues" may contribute to successful coordination of this program. Eighteen mobile mental health counselors cover nine areas of the state. Illinois Cooperative Extension handles financial counseling and a hotline, and job search and employment training are handled through existing programs. This research effort was unable to locate farm crisis program coordination focal points in Minnesota or Iowa.

Agencies in some states have given attention to assisting coordination efforts at the local level. Iowa's Cooperative Extension Service has facilitated establishing "community resource committees" to address local needs. Farm crisis awareness meetings, county resource directories and a variety of community based assistance activities have resulted. Eandi (1986) noted that Colorado is using a team of leaders from various state agencies which travels to communities to orient local service providers concerning farm crisis programs.

Outreach

The most common difficulty expressed by the state agencies surveyed was difficulty in outreach. Reasons for this difficulty included: 1) that farm populations are dispersed unlike dislocated industrial workers, who are "a captive audience" (Retka, 1986); 2) farmers who are in a marginal position view employment services as a kind of handout (Eandi, 1986); 3) attitudes of pride and self-sufficiency combined with a critical view of human welfare services breed mistrust between farmers and service providers (Zeller, 1986); 4) farmers tend to "hibernate" or withdraw from others when in trouble (Mullens, 1986); 5) programs tend to be attended by those most interested in changing rather than those who need them the most (Olson, 1986); and (6) farmers feel shame at being publically identified as a distressed farmer.

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* FACTS - Farmers Assistance Counseling and Training Services is the hotline program and network focus for Kansas.

States have adopted a variety of strategies to overcome these barriers. Colorado, Illinois and Minnesota rely on Cooperative Extension and other agencies that have existing networks. Illinois uses churches as its second line of approach. Mullens (1986) argues that paid advertising is not cost effective, but found posters with tear-off postcards as well as newsletters put out by Extension, community colleges and others to be very useful. The Dakota County office of Minnesota Cooperative Extension obtains lists from lending institutions of farmers that could benefit from its programs (Olson, 1986).

Policy and Financial Constraints

Most of the job search and employment training programs in the states surveyed are funded through the United States Department of Labor (DOL) Job Training Partnership Act (JTPA). Title IIa of the JTPA provides for services for disadvantaged workers and Title III provides for dislocated workers services. In addition, several of the states have obtained grants from the Secretary of Labor's discretionary fund to finance special programs for dislocated farm families and agricultural workers. JTPA funds are limited to use for those who can be defined as disadvantaged or dislocated. Most states desire to serve as broad a range of the distressed farm population as possible. This has resulted in broad definitions of dislocated farmers. While these definitions have been successful in including farm families who are not yet physically removed from the farm, it appears that in most cases the eligibility requirements are such that those who are served are in a dire enough position that they must eventually leave farming. Notice of foreclosure, bankruptcy or refusal of credit are types of evidence given to establish dislocation. Colorado has defined eligibility in such a way that they hope to be able to turn some farms around (Eandi, 1986). Wisconsin agencies have experienced frustration in desiring to provide entrepreneurial training to farmers still in business. JTPA funding of the program makes this difficult (Peckham 1986).

A major exception to this pattern is the state of Illinois. Mullens (1986) note that program planners looked at federal funding but felt it was not suitable to serve the rural population of Illinois. Two million dollars were committed to a comprehensive state program which appears to have more freedom in serving distressed as well as dislocated farmers.

Conclusions

This description and analysis of programs in other states provides a point of reference for making recommendations concerning programs to address the financial situation in Washington. While we emphasize that replication of the same programs may not make sense in Washington due to different circumstances, the analysis is useful in conceptualizing the issues that must be addressed in programs to serve the distressed farm population. The descriptions provide a mass of ideas which can be drawn upon to begin designing Washington programs. The summaries of model programs compiled by the Action Agenda for Rural Adult Postsecondary Education at Kansas State University and included as appendix F provide further detail on some of the model programs mentioned here.

The issues of designing programs for distressed and dislocated people in agriculture include the following. What should the scope of the objectives be in terms of serving only the displaced, or the distressed as well? How broadly should the eligible population for dislocation and other services be defined? What type and range of services should be provided to the displaced and distressed? How can services be most effectively coordinated in Washington? How can the geographic and cultural problems of reaching out to and involving the farm populations in programs be overcome? Finally, what are the financial and policy constraints of serving Washington's distressed farm population and how can they be overcome?

Program Development in Washington

Framework of Responses

Problems, such as the problems of financial distress and displacement in Washington agriculture can be addressed at different organizational levels and using different tools or mechanisms. One categorization scheme for identifying levels of organization is to divide the actors and the focus of the intended action into the following groups:

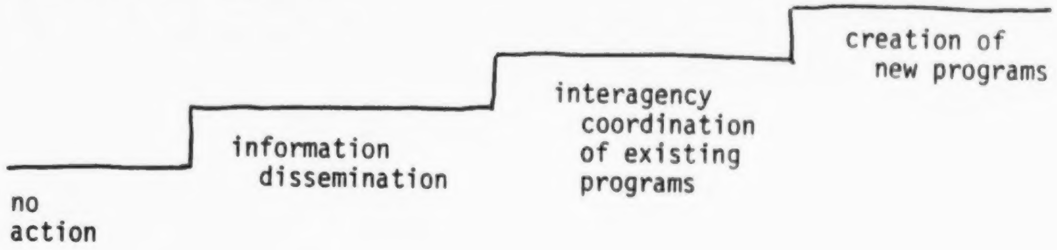
individuals
families
local organizations and institutions
communities
counties
district or regional organizations and institutions
state-wide agencies and institutions
national agencies and institutions
international and foreign entities

In this scheme, any level of organization may take action or be the focus of action. Some examples might include such things as a community taking a series of actions to address the problem, each having a different focus. They might develop programs to meet basic needs of dislocated families, or they might negotiate with foreign companies concerning the location of a new factory in their community to provide jobs for the displaced. This study centers primarily on state-wide and district or regionally organized public institutions as possible actors. However, it is important to maintain an awareness of other levels both in the role of actors and as focuses of action.

A second element of a framework of responses is a categorization of the types of mechanisms that can be used to address the problem. The task force has discussed these mechanisms according to a scheme involving level of commitment. No action would be the lowest level of commitment, information dissemination is a second level of commitment, interagency coordination of existing programs is a third level, and creation of new programs is the highest level of commitment. A further distinction can be drawn between programs which can be implemented drawing on institutional resources and those which require legislative action or appropriation.

Majchrzak (1984) also offers an alternative list of mechanisms used in the policy making context. The list includes: (1) information dissemination, (2) financial incentives and disincentives, (3) regulatory and

Hierarchy of Responses:


no action
information dissemination
interagency coordination of existing programs
creation of new programs

control measures, (4) policy action (creating a new program, structure or system), (5) identifying the problem as a priority, and (6) research and development. This list may be useful in assessing types of recommendations particularly in the broader set of agricultural issues and those involving legislative actions.

This framework of organizational levels and mechanism types can be used in discussing program options. For instance, state level agencies in Washington and Wisconsin have both taken the actor role in information dissemination efforts by producing guides to addressing the problem. Washington's guide, however, provides information intended for use directly by farm families, while the Wisconsin guide (Rolfsmeyer, 1986) focuses on state and local level organizations by offering a guide on how service providers can reach and help family farmers.

Resources to Address the Problem

A variety of resources exist to address the problem of displacement from agricultural occupations in Washington. The resources can be divided into existing programs that address the problem and potential resources.

Existing Resources. The Washington State Department of Agriculture, Washington State University Cooperative Extension and the Washington State Department of Employment Security have compiled the Washington Farm and Family Resource Guide. This guide lists existing state and federal programs which can serve farm families experiencing economic difficulty. The guide provides information on and contacts for services in the areas of finances, legal questions, job training and employment services, and personal and family services. It is intended for use by economically distressed farm families and individuals who either intend to stay in farming, have decided to leave farming, or are undecided. The guide represents the state's initial effort to address the needs of distressed and displaced farm families in Washington. It is included as Appendix D to this document. Further description of existing resources can be found there.

The above guide includes most of the services currently offered by public agencies and institutions at the state-wide and regional level of organization which focus action on individuals and families. Little information has been gathered concerning programs involving action at other levels of organization. The State of Washington Job Training Partnership Act has compiled a Directory for Coordinating State Agency Resources which describes state programs relating to JTPA activities including economic development, education and human service programs. Many of these programs may have potential for focusing action at the individual and community levels. No assessment of their applicability to agricultural or rural areas is available. Other potential actors include communities, county governments and private organizations at all levels. While no systematic efforts at data collection in this area have been made by the task force, interest in the issue has been expressed by farm organizations, advocacy groups, religious organizations, and agricultural suppliers. Examples which have come to our direct attention include efforts by the Grange, CENEX, the Methodist Church and the Washington Women for the Survival of Agriculture. Service providers may find it useful to increase their knowledge of such programs and resources as they begin implementation efforts. Griffin (1987) notes that program effectiveness of local farm crisis efforts is enhanced by multi-organizational sponsorship and participation. This multi-organizational approach draws on the different local networks of each participating organization.

Potential Resources. The redirection and reallocation of existing resources by state agencies and institutions is constrained by budget limitations. Within these limits some further efforts at information dissemination concerning existing programs, inter-agency coordination and redirection of programs may be possible. An alternative is to seek additional funding from outside sources in order to expand and coordinate existing programs or create new ones. Potential sources of funds include Job Training Partnership Act, Rural Development Act Title V, and state legislature allocations.

Job Training Partnership Act Funds. Several different pools of funds from the federally funded Job Training Partnership Act (JTPA) could be used to aid the distressed agricultural work force. The structure of JTPA is complex. At the federal level, the program is administered by the Department of Labor. Funds are allocated to the Governor for distribution within the state. The law requires that the state be divided into Service Delivery Areas (SDAs). Washington has twelve SDAs. Within each SDA, a Private Industry Council (PIC) must be formed, which draws up a job training plan and oversees the JTPA program activities. The council is made up of representatives of the private sector, labor organizations and various local government service agencies. An administrative entity is created within the SDA to implement the training plan. Various agencies and organizations receive grants to carry out training and other program activities. The Department of Labor has established performance standards which SDAs must meet relating to such factors as the percentage of participants placed in jobs, the cost of each placement and the rate of job retention.

The Job Training Partnership Act is divided into five titles, the first four of which are relevant to the agricultural work force. Title I lays out the structure of JTPA as described above. Title II provides for assistance to economically disadvantaged youth and adults. Title II A offers a variety of training activities, while Title II B offers a summer youth employment program. This youth program has been used to employ farm youth to supplement distressed and displaced farm family incomes. In addition, three percent of Title II funds (known as 3% funds) are set aside to train older workers. Some agricultural producers and workers may be eligible for this program.

Title III of JTPA offers the greatest potential for serving displaced agricultural producers and workers. In Washington, this program is administered through the Department of Employment Securities and its purpose is to, "assist workers, businesses and communities in reducing the impact of plant closures and mass layoffs resulting from economic adjustments and technological changes" (Washington State Job Training Coordinating Council, 1986). Konyha (1987) notes that the Department of Labor clarified in 1985 that people dislocated from agricultural occupations are eligible under this program and that many states have "...modified their definition of dislocated worker to include farmers and farm workers." Within the state, there still appears to be some confusion on how farmer eligibility is determined. Title III monies come in three forms. Formula funds are divided into a program serving dislocated workers geographically dispersed throughout the state and a program serving specific locations where dislocation is occurring. A third pool of money can be accessed by competitive proposals to the Department of Labor to serve specific displaced populations. Many states have drawn on this money to serve displaced agricultural producers and workers. It is this last source that offers the greatest potential for providing expanded services to Washington's dispersed agricultural population. Employment Security sources note that proposals must be backed with statistical data on the problem, and a well formulated plan of action.

Title IV of JTPA makes provision for federally administered programs for Native Americans, migrant and seasonal farm workers and veterans. Some producers and workers may qualify for these programs (Illinois Department of Commerce and Community Affairs, 1984).

A final source of JTPA funds are the 8% education funds. These funds have until recently been administered by the Commission for Vocational Education and have been targeted for coordinating the state's vocational education and training programs, assisting hard to serve groups of workers, and supporting economic development efforts. Ortiz (1987) notes that the Commission focuses on hard to serve groups such as offenders and limited English speakers because the performance standards required of the SDAs discourages serving these groups. Accessing eight percent funds to serve the displaced agricultural population could be pursued on three bases. First, coordination of programs appears to be a major component of the effort to serve the agricultural population. Second, although agricultural producers and workers are not difficult to place, the geographic and cultural barriers inherent in serving them may discourage SDAs from serving them, making them a "hard to serve" population. Finally, economic development efforts are likely to play a critical role in alleviating displacement problems in agriculturally dependent rural areas.

Rural Development Act Funds. Another potential source of funding is provided by a recent amendment to Title V of the Rural Development Act of 1972. Section 1440 of the Farm Security Act of 1985 amends Title V to provide funds for displaced farmers, and farmers adversely affected by the present economic hardship in agriculture. The funds are intended for education and counseling services for farmers to assess their own resources and income options, identify and link farmers to community, county and state resources, and help farmers with financial management and planning. These funds are allocated to state's Land Grant Universities and may be utilized by any public or private university or college in the state. They cannot be disbursed to any other agencies or groups. The funds must be matched by state funds and may not be used to substitute for existing funds. Grants received by states for fiscal year 1987 ranged from approximately $200,000 to $500,000 (Johnsrud, 1986). In their initial year of funding, 1440 funds have been used for a variety of services including financial management training, job search assistance, economic development, job creation and mental health services. Programs are usually administered by the state's Cooperative Extension Service, involve collaboration with numerous other agencies, and are coordinated with existing farm crisis programs.

Trade Legislation. An additional source of federal funding may be available in the near future. Although the facts are still sketchy, as of mid-August 1987 it appears that House Bill 3 dealing with trade legislation has passed the House and Senate. The bill includes a provision for "worker readjustment" (HR 90) which allocates $980 million for two programs. One program provides emergency short-term services for dislocated workers, while the other provides funds for states to set up long term worker readjustment programs. This bill is unique in that it specifically includes workers dislocated as a result of distress in agriculture (Congressional Quarterly, 1987). It remains unclear whether this program will supplement or replace present dislocated worker legislation.

It appears that through the combined efforts of the available funding sources, adequate resources for a package program can be developed. Combined efforts of the various agencies and institution representatives on the task force has produced an important directory (fulfilling part of the information dissemination element discussed earlier). This kind of effort is necessary for successfully addressing the problem, but is not sufficient. Program development and expansion would require greater emphasis on and support for inter-institutional collaboration and, most likely, additional resources. A collaborative effort at addressing the problem would benefit from the participation of the agencies represented on the task force along with the addition of economic development agencies, mental health agencies, and representatives of agricultural lenders and the legal profession. Partnerships with private institutions may also be beneficial.

This coordinated effort should take account of and nurture existing efforts such as community college and Cooperative Extension farm financial management education services, Cooperative Extension stress management education, Small Business Development Center efforts in rural entrepreneurship, the Farm and Family Resource Guide, and other public and private programs that take an initiative to address the problem.

Discussion: The Significance of Dislocation and Related Issues

Analysis of the farm crisis on a national level, and of the current financial situation in Washington agriculture necessarily leads to the questions: are financial distress and displacement in Washington agriculture significant problems worthy of the attention of the state's agencies and institutions? And if they are significant, what level of response is called for? In addition, this analysis raises other issues concerning Washington agriculture which are consequences of or related to the problems of financial distress and displacement, such as addressing the emotional problems of farm distress, farm credit problems, the changing economic structure of agriculture, the decline of rural communities, ecological problems, the welfare of farm laborers, and other problems. This section of the report will discuss the significance of the current situation when viewed as a displacement problem and briefly discuss related issues.

Stromsdorfer (1980) notes that education and training programs aimed at improving a groups' employment chances can have two types of goals: efficiency and equity. Equity goals start with a premise that a particular group is subject to some distress or disadvantage not experienced by the general population. The group is seen as deserving of efforts to redress the inequity. Efficiency goals are those which seek to maximize outputs in relation to inputs. This type of goal addresses the question of how much overall improvement (as measured by output) can be achieved for each increment of resources devoted to the program. These goal types can serve as criteria for assessing the significance of the displacement problem in Washington agriculture.

As an equity issue, the argument for serving displaced workers appears to be that they are a group that has been suddenly thrust into a position of unemployment and hardship through no fault of their own and may require assistance to return to a fully productive life. Particular attention has been paid to those workers displaced as a result of such factors as foreign competition and changing monetary and fiscal policies. For those adhering to the economic reversal perspective of the farm crisis, Washington's displaced agricultural workers are deserving of services on this basis. According to this perspective, they meet the "no fault" criteria and have been displaced as the result of foreign competition, and perhaps more significantly, the unintended consequences of trade and other federal policies.

There is also an efficiency argument supporting a displaced worker program. As skilled workers with stable work histories, benefits to the workers and society can be maximized if the workers are able to make a successful transition to occupations at a similar skill and wage level. As a group many of Washington's agricultural workers, particularly farm operators, are likely to have a higher level and wider variety of skills than many displaced workers, making this efficiency argument particularly strong for this group. The costs to society and individuals can also be reduced through such programs. Anthony Carneval, as quoted in Rustemeyer (1987), argues "A higher safety net must be built for the dislocated worker to keep them from falling from middle class to poverty before we can get them retrained for jobs." Following this rationale, displaced worker services have become a poverty prevention strategy.

In the rural areas of Washington, further efficiencies could be gained if the skills of agricultural producers and workers could be directed into new types of small enterprises through combined economic development and training strategies. Such approaches would limit outmigration and provide the scarce entrepreneurial talent and skilled labor needed to maintain the vitality of these communities.

Another issue that should be considered in viewing Washington's agricultural problem as a displacement problem involves the significance of the displaced agricultural population in relation to other unemployed groups. Taken in the context of state-wide unemployment, the estimated number of agricultural workers facing displacement is small. In terms of displaced worker situations, agriculture is difficult to compare to other industries because of its dispersed nature. Displacement distress alleviation programs are often established on an individual work-site basis. In comparison to a plant closure situation, the population being displaced in agriculture is large using the most conservative estimates. For example, a major displaced worker program was justified at the closed ASARCO copper smelter in Tacoma, where only 550 workers were displaced - a number significantly below those identified here as being at risk in agriculture. The latter group suffers from lack of visibility and effective advocates. On an industry by industry basis, the displaced agricultural population remains significant; however, it does not appear as large as the displaced timber industry group.

A rationale for addressing the agricultural dislocation problem in Washington should also consider the question of whether to serve dislocated workers or other groups such as the disadvantaged worker. Buss and Redburn (1983) argue that if faced with a choice between committing resources to serve displaced workers or the chronically unemployed, the chronically unemployed should be given priority. Gordus (1984) notes concern on the part of minority leaders, that shifts in federal policy towards serving dislocated workers rather than disadvantaged workers tends to serve those who are relatively well equipped to compete in the labor market while ignoring the truly disadvantaged. Gordus also notes a tendency for dislocated worker programs to select the more advantaged dislocated worker. Clearly, committing resources to serve skilled agricultural workers in Washington while not serving groups such as migrant workers and the rural poor would be inequitable. However, if federal funds designated for the displaced worker or agricultural distress programs could be utilized to serve the displaced agricultural worker, undesignated funds would be freed to serve other needful groups. Care should also be taken to design programs that do not select against less advantaged displaced agricultural workers.

Finally, it is important to note that Washington's agricultural displacement problem consists of both acute and chronic elements. The acute element, brought about by the present credit crunch, can be expected to resolve itself in a few years and therefore can be addressed in a similar manner as industrial displacement situations which are typically a one shot problem. The chronic component of the problem, displacement which occurs as the result of ongoing technological change and instability in agriculture, can be expected to continue indefinitely. It would seem that commitment of resources would be justified in order to build institutional capacity to serve a group of displaced workers who require a unique set of services and delivery mechanisms, and appear to have been historically underserved by traditional employment and training programs.

In summary, Washington's displaced agricultural producers and workers meet the definition of displaced workers, and represent a significant displaced population in comparison to other groups served by displacement programs. However, the group is not large in terms of the total employment picture. Important equity considerations need to be taken into account concerning decisions to serve the displaced agricultural population or other groups. However, if federal funds designated to serve displaced workers or distressed farmers can be utilized, the state can realize a positive sum gain. Facilitating the successful transition of agricultural producers and workers offers significant efficiency gains, especially if these gains assist in revitalizing the state's rural communities.

Although the primary focus of this study was the problem of dislocation, the research process revealed many related issues. These issues are diagrammed in Table 2. Some of these issues may equal the significance of the dislocation problem.

Table 2. Farm Crisis Issues

	Short term	Long term
On farm	Emotional trauma, dislocation, debt crisis, income problem, well being of farm labor	Technological change, dislocation, decline of a way of life
Rural Community	Income problem, dislocation	Outmigration, declining economy, decline of a way of life
National/ Global	Commodity surpluses, high cost of farm subsidy programs	Ecological balance, food quality, economic structure of agriculture

Emotional Trauma

The experience of the Midwest indicates that emotional stress and trauma are major consequences of farm financial distress and displacement. Farm families and communities appear to be ill-equipped to cope with these problems. Anecdotal evidence indicates that emotional distress, its physical manifestations and suicide are present in Washington as problems associated with farm distress. Efforts to address these problems would involve developing innovative approaches to reaching and serving agricultural populations.

Farm Credit Problems

Inability to service current debts or obtain operating credit have been identified as fundamental sources of farm financial distress and failure on a national basis. Evidence of these problems in Washington is strong for some commodities, most notably alfalfa hay producers. Efforts to address these problems would involve debt restructuring, alternative credit sources, and farmer-lender mediation services. The need for state action may be influenced by the results of pending federal legislation regarding the Farmers Home Administration and the Farm Credit System. Task force members repeatedly noted this problem as a high priority issue.

Income Problems

Underlying the debt crisis is the problem of low farm incomes due to low commodity prices and high input costs. In Washington, beef cattle, hay and grain producers appear to be the most numerous victims of this problem. Proposed solutions to this problem include alternative crops and alternative on-farm and off-farm income sources. An alternative approach calls for farms to diversify crops and livestock to stabilize income and reduce production costs by substituting crop rotation and manures for heavy reliance on petrochemical fertilizers and pesticides. Either of these strategies would require production and marketing research and educational programs for producers.

Technical Change

The Office of Technological Assessment (1986) predicts that technological change in agriculture will continue at a steady pace through the end of the century. How this change will affect the diverse agriculture of Washington is not entirely clear. Policy positions which accept this change process as positive or inevitable call for increased educational efforts to keep producers abreast of developments. Policy positions which oppose this process will require research and educational efforts which offer an alternative to the "agricultural treadmill" logic.

Impacts on Rural Communities

The impacts of financial distress and technological change in agriculture reach beyond farms to affect agriculturally dependent rural communities, their economies and the quality of rural life. Although this study makes no attempt to assess the complex issues involved in the question of declining rural communities, concern at both the national and state level indicates that this issue is of equal importance as the dislocation issue. The two issues are inextricablly related, and efforts which coordinate vocational education for displaced workers with rural community economic development efforts offer potential for addressing both issues. Policy positions which seek to address both issues must critically examine whether relocation services for displaced workers are appropriate because outmigration of skilled workers contributes to rural decline and frustrates economic development efforts.

The Economic Structure of Agriculture

The current financial distress and the ongoing process of technological change contribute to the changing economic structure of agriculture. The trend is towards concentration of production on fewer farms. Some view this process as increasing the efficiency of agriculture while others express concern about its effects on the security, stability and quality of the nation's food supply. Because these issues are usually framed in a national context, their relevance in the state is not clear. Those who find the process beneficial would support measures to facilitate the exit of more farmers from agriculture, while those who view the process as harmful would pursue policies to keep farmers in agriculture.

Ecological Issues

The processes of change in technology and the economic structure of agriculture bring with them concerns about the ecological consequences of these changes. In-as-much as the current financial distress furthers this process of change it becomes an ecological issue. For some, the ecological and economic issues are linked. They argue that ecologically sound agricultural practices produce more stable incomes at lower production costs. Regardless of this economic linkage, soil erosion, ground water pollution, quality of the food supply and other concerns should be taken into account when considering the consequence of alternative policies to address other problems.

Labor Issues

Within Washington agriculture the welfare of migrant and seasonal laborers is an ever present issue, which if given due attention would likely overshadow the present farm financial problem. Available evidence seems to indicate that migrant and seasonal workers are not threatened with dislocation as a result of the present financial difficulties. On the contrary, fruit growers complain of labor shortages for the 1987 harvest.

Other concerns remain, however. In other regions of the country, the problem of technologically driven dislocation of migrant workers resulting from the development of mechanized harvesting equipment is receiving considerable attention. On an ongoing basis, problems of ethnic discrimination and the generally poor living and working conditions of migrant workers demand the attention of society and policy makers. Washington service providers express concern that the Immigration Reform and Control Act may create further discrimination against hispanic minorities (including legal aliens and citizens). Their concern is that employers will fear prosecution under the act and avoid hiring hispanic workers. Educational efforts are under way to address this problem.

Interviews with Yakima County service providers and producers hint at other possible changes in the situation of migrant labor. Interviewees noted that strike activity was occurring, and that improved human service benefits for those workers granted amnesty may alter the wage expectations of the workers. These changes seem to indicate potential for improvement in worker conditions, but may also lead to a situation of strained employer - employee and inter-ethnic group relations.

Year-round hired workers form another group which is largely invisible to state agencies and the public. Very little appears to be known about their economic status or working conditions. Further research, and greater understanding and public awareness concerning the status of migrant, seasonal and year-round agricultural workers would be beneficial.

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CONCLUSIONS, RECOMMENDATIONS AND IMPLICATIONS FOR FURTHER RESEARCH

This section summarizes the important conclusions, recommendations and implications for research resulting from the study. In some areas identification of needs have been phrased as recommendations.

Conclusions

I. Unique characteristics of Washington Agriculture.

The nature of Washington agriculture is distinct from other regions of the country, therefore conclusions drawn from the experience of the Midwest or other areas can not be directly transferred to the Washington context. The diversity of Washington agriculture defies generalization. State-wide averages or statements will invariably understate problems in some sectors, while overstating them in others. Assessments of financial distress and dislocation must consider problems on a product by product and county by county basis.

II. Assessment of the Financial Situation.

A. Washington's problems of financial distress and displacement consist of an acute and chronic component.

1. The acute component is affecting pockets of farmers within the state and can be attributed to a combination of the macro-economic forces and federal policy shifts affecting the nation's agriculture as a whole, and more localized affects of federal policy and economic shifts such as the dairy buy-out, government set aside programs and the decline of the sugar beet industry. While the components of this problem are complex; including high costs, low prices and declining land values; the problem manifests itself primarily as a credit crisis in which lenders are exerting increasing pressure on producers to service debt, and sources of operating credit are drying up.

2. The acute farm financial distress is not as widespread in Washington as in many Midwestern and Plains states. This fact and other differences in Washington's characteristics suggest a unique approach to Washington's problems calling for coordination and redirection of existing programs rather than development of a major statewide farm crisis program.

3. In the acute situation approximately 2800 farms are subject to a high risk of failure in the next two to three years. These farms appear to be concentrated in, but not limited to the following categories:
   a) the following central Washington counties: Adams, Grant and parts of Yakima Counties (direct evidence), and Lincoln Franklin and Douglas Counties (preliminary evidence);

   b) field crop producers in dryland and irrigated areas (Notably wheat, feed corn and hay producers) and beef producers;

c) middle to large operations (sales class of $250,000 and above) and among younger operators or those who expanded operations during the 1970's.

B. The Chronic component can be expected to continue indefinitely and result in the possible elimination of up to fifty percent of Washington farms by the end of the century. It is the result of the ongoing process of technological innovation and farm consolidation which has dominated the agricultural history of the nation.

III. Displacement Impacts

A. The Acute problem. Multiplier tables indicate that if all of the jobs on all of the 2800 farms at risk were permanently lost, 1.75 jobs per farm would be lost. While this is not likely to happen, many if not most of these will experience a period of temporary lay-off. In the worst case scenario, the total impact on jobs in the state's economy would be 3 to 4 times the number of farms lost. In reality, not all of these jobs will be lost because farms will remain in or return to production. Additional jobs will be lost due to farm financial distress and acreage reduction. A reasonable estimate would be that 3,000 to 5,000 people will experience displacement.

B. The chronic problem. If current predictions hold, the long term changes in agriculture can be expected to eliminate fifty percent or more of the state's direct agricultural jobs. This represents a significant number of displacements over the next fifteen years.

IV. Needs of Displaced Agricultural Producers and Workers.

The findings of the task force indicate that the dislocated agricultural population has needs in each of the categories of crisis intervention, maintenance and developmental services identified by Buss and Redburn (1983).

A. Crisis management and intervention services are needed to help people cope with farm and job loss, including:

1. financial counseling with the following objectives:
   a) assessing a farm's financial situation to help the farm family decide whether to remain in or leave farming;

   b) helping those farm families who can realistically remain in farming plan strategies for survival;

   c) helping those farm families who must leave farming plan an orderly, least cost exit from agriculture.

2. legal information to help financially distressed families understand the complex procedures and consequences of foreclosure, bankruptcy and liquidation of assets.

3. mediation services to help distressed producers and lenders work out differences, arrive at solutions and avoid court battles.

4. mental health services to help dislocated producers, workers and families cope with the significant emotional trauma of farm and job loss; possible approaches include:
    a) individual and family counseling

    b) peer support groups

    c) educational services in stress management and other coping strategies

    d) educational services to train community professionals and other "helpers" who are in day to day contact with distressed and dislocated producers and workers in how to recognize and alleviate emotional distress.

B. Maintenance services are needed to meet the financial and physical needs of those dislocated producers, workers and families who are left without a means of support. This need represents a significant gap in existing services for the dislocated agricultural population. The lack of provisions for income support during training programs represents a major barrier to participation of producers and workers not covered by unemployment insurance. The solution to this gap remains problematic. Strategies for addressing maintenance needs include:

1. food banks, food pantries and emergency clothing and shelter for destitute dislocated families;

2. income opportunities during education or training [see section C. 2. d) "Education and Training Services"];

3. supportive services such as transportation, gas money and child care for those in training or the job search process.

C. Developmental services are needed to help dislocated producers and workers make a transition to alternative occupations. The services include:

1. employment services to help dislocated workers and producers assess their skills, explore alternative careers, and locate and obtain jobs appropriate to their skill level; specific services needed are:
    a) orientation to inform people of available services, their rights and options;

    b) assessment and testing to determine skill levels, transferable skills, education and training needs and career possibilities;

    c) career and personal counseling to build self esteem, improve readiness to seek work and explore the range of career options;

    d) job development and placement services to help job seekers learn job seeking skills and locate and obtain positions;

e) accurate and up-to-date information on local job openings is needed to make these employment services effective.

2. Education and training services are needed by those displaced from agriculture who must learn new skills to compete in the job market. In some cases there may be a need to adapt programs to meet the special needs of this group (i.e., time constraints, location of facilities). The types of services needed include:
   a) training programs for those with few marketable skills, including basic education in some cases.

   b) Vocational re-training for those who have skills, but must learn new skills or adapt existing skills to new careers.

   c) Higher and continuing educational opportunities for the dislocated producer or worker who is in a position to make a successful transition to a professional or technical career.

   d) Tuition breaks, grants, low interest loans and work study programs for dislocated producers and workers who seek training but lack financial resources;

   e) Linkages between educational and training programs and community economic development in agricultural communities provide an opportunity to improve job opportunities and maintain communities.

3. Community economic development efforts are needed to maintain or create local job opportunities for dislocated agricultural workers and producers within their communities over the long term. Economic development of rural areas must proceed simultaneously with job training in order that employment opportunities will be available to the trained worker; possible strategies include:
   a) developing businesses which add value to locally produced commodities,

   b) diversifying local economies,

   c) improving rural telecommunication systems,

   d) developing rural recreation and tourism resources,

   e) capturing transfer payment income by providing suitable environments for payment recipients.

D. Innovative outreach efforts are needed to make contact with the dislocated agricultural population and to encourage their participation in programs. These efforts need to take into account the social and cultural characteristics of agricultural producers, workers and their families as well as the geographic and bureaucratic barriers to serving these groups. The characteristics of pride, self-sufficiency and shame at failure along with the social and geographic isolation of the dislocated agricultural population represent major obstacles that must be overcome to serve this group. Strategies to overcome these obstacles to contact include:

1. The use of peer counselors particularly during initial contact.
2. The development and training of local networks of people already in regular contact with those who need assistance (i.e., extension agents, clergy, "field men," school teachers, agricultural lenders, fellow producers and others); those with credibility in each community should be tapped. This strategy can aid in reaching those not likely to initiate contact with non agricultural social service agencies.

V. Related Issues.

The problem of occupational dislocation is only one of several issues facing Washington agriculture in the latter half of the 1980's. Although the primary focus of this study was the problem of dislocation, the task force concluded that several other problems deserved attention.

A. Agricultural Credit. A squeeze on agricultural borrowers created by rapidly shifting economic conditions is a major factor creating financial distress and dislocation in Washington agriculture. Availability of operating credit and increasing pressure to service outstanding debt are two areas of concern. Although they did not arrive at conclusions or recommendations concerning these problems, the task force repeatedly identified problems of agricultural credit as an important concern worthy of further study and the attention of policy makers.

B. Helping Distressed Farm Families. Financial and emotional problems associated with hard times in agriculture are not limited to dislocated groups. Financial counseling and education, advice and information on alternative crops and enterprises, and mental health services are needed by farm families who are distressed but not failing. The services are needed to: (1) alleviate distress, and (2) prevent additional dislocations.

C. Agricultural Labor Issues. Although migrant and seasonal harvest laborers are not likely to be affected by the acute dislocation problem, problems of poor living and working conditions, and ethnic discrimination remain as important concerns. This group may experience technologically driven dislocation in the longer term. Year-round workers are expected to be affected by both the acute and chronic dislocation problems. Both seasonal and year-round workers remain largely invisible to the public and policy makers. Greater understanding and public awareness of their situation is needed.

D. Broader Issues. The acute and chronic problems of Washington agriculture have broader implications for the economic structure of agriculture, the future of rural communities and the ecological health of our environment. Policy makers need to be aware of these broader implications, and the fact that policy choices to address the financial and dislocation problems may have positive or negative impacts in these areas. In addition, these are important issues that deserve the attention of policy makers in their own right.

Recommendations

The task force agreed that the project's recommendations should be made in the form of guidelines rather than commandments. The following recommendations lay out a set of options for addressing the problem of dislocation in Washington agriculture, and related problems.

I. Need for Coordinated Effort.

There is not one single problem or solution involved in the process of financial distress and dislocation in agriculture. For example, displaced farm operators may need emotional, financial, legal and employment services in order to make a successful transition. Therefore alleviation strategies will require the coordinated efforts of multiple agencies and service providers. Potential participants include:

A. The agencies participating in the task force:

1. State Department of Agriculture
2. Vocational Education Board
3. Community College Board
4. Cooperative Extension
5. Department of Employment Securities
6. Office of Superintendent of Public Instruction

B. Additional agencies and organizations:

1. Job Training Partnerships and Private Industry Councils
2. Mental health agencies
3. Economic development agencies
4. Representatives of agricultural lending institutions
5. Representatives of the legal profession

C. Private institutions, including rural and farm organizations, religious institutions, and advocacy groups.

II. Program Scope.

A. An initial step for policy makers and service providers is to determine the scope of their efforts. This decision can be based on such factors as their perspective on the problem, the priority they place on the problem, and the resources agencies are willing to commit to addressing it. The following are possibilities in terms of scope. Each consecutive level of scope discussed broadens the efforts, and moves towards addressing root causes rather than treating effects.

1. Serving dislocated producers, workers, and families. This approach would aim at helping the victims of the problem adjust.

2. Serving distressed producers and families. This approach would aim at helping people cope with financial and emotional stress and help them remain in farming through developing skills.

3. Saving farms. A more aggressive approach to keeping producers and families on the land would involve research and education efforts on alternative crops and farm based enterprises and at a higher level of commitment, debt relief efforts.

4. Saving rural communities. Development of economic alternatives would be necessary for this approach.

5. Guiding the process of change. In order to prevent future dislocation and other negative impacts on individuals, communities and the environment, policy makers may wish to establish policies which influence the process of change including such elements as land ownership and use, and the use of emerging technologies.

B. A second determination of scope involves the parameters of the population to be served. The task force has identified the following groups as in need of services:

1. Dislocation services (services needed by those who lose their jobs):
    a) operators - individuals or partners who take primary responsibility for the operation of an agricultural production unit.

    b) family workers - members of the operator's family who are employed on the operation.

    c) hired workers - non-family members who work on a farm operation.

    d) agribusiness employees - agricultural supply, service and processing industry employees.

2. Supportive Services (mental health and other services may also be needed for family members of those who are dislocated).

C. A third determination of scope involves the types of services to be offered. The range of services identified by the task force are enumerated in the conclusions section.

III. Approaches to Providing Services.

Services can be provided in a variety of ways and involving different levels of commitment. The task force has concluded that the nature and severity of the problem in Washington does not warrant the creation of a major comprehensive farm crisis program, but rather the coordination and expansion of existing services, with the possibility of creating specialized/targeted programs to address needs not met by existing programs. Approach alternatives include using local or state-wide and regional strategies. Levels of commitment include: (a) information dissemination, (b) coordination and expansion of existing programs or (c) creation of new programs.

A. Local Level Approaches. The following approaches can be implemented at the local level, either through the initiative of local public and private organizations, or with the assistance of state and regional agencies:

1. Information dissemination. Information which creates a general public awareness of the local problem, and awareness of available services could be disseminated utilizing local media and other means.

2. Program coordination and expansion. Strategies at this level could include assessing local resources available and needed to address the problem and developing local farm crisis networks (as described in the conclusions section, part IV. D.).

3. New program development. Economic development assistance is an area in which new programs at the local level may be needed.

B. State and Regional Level. Strategies that could be implemented by state or regional agency efforts include:

1. Information dissemination
   a) Efforts which inform the target population about the problem and about available services.

   b) Efforts which inform local, regional and state level public and private organizations and service providers about the nature of the problem, approaches to helping those impacted, and the network of other resources to which they can refer people.

2. Existing program coordination and expansion
   a) Development of outreach and recruitment mechanisms appropriate to the special needs and characteristics of the distressed and displaced agricultural population.

   b) Packaging of services in a form useable to the agricultural population, including accommodating the geographical and time constraints of this group and providing an easy path to the variety of services needed.

c) Linking the dislocated labor supply with labor demand by supplying accurate and timely information on available jobs, and by coordinating job training and economic development efforts.

3. New Program Development
   a) Financial bridges are needed during transition and training for displaced producers and workers who are not covered by unemployment insurance and lack personal financial resources, strategies include:
      - tuition breaks
      - work study programs
      - stipends or grants during training or education
      - low interest educational loans.

   b) Training and consultation programs to assist counties and communities in developing farm crisis and displacement networks are needed.

IV. Funding.

Existing program coordination and expansion and new program development will in most cases require additional funding beyond what is available in existing institutional budgets. Funds are needed for the administrative costs of coordinating programs, as well as for expanded service delivery. Several potential sources of funding are available:

A. The Job Training Partnership Act (JTPA). The JTPA provides employment and training services for disadvantaged and dislocated workers. Titles relevant to the agricultural population include:

   1. Title II - serves disadvantaged adult and youth, and older workers.

   2. Title III - serves dislocated workers including those in agriculture. Three types of funds are available:
      a) formula funds for dislocated workers state-wide,

      b) formula funds for specific sites or industries,

      c) discretionary funds for specific projects obtained by application to the Secretary of Labor.

   3. Title IV serves migrant workers and Native Americans.

   4. Eight percent funds have in the past been designated for coordinating vocational education programs, assisting hard to serve populations and supporting economic development efforts. The farm population could be served under these designations.

B. Rural Development Act. Land grant universities can access Rural Development Act funds to serve dislocated farmers. Previous grants have ranged from $200,000 to $500,000.

C. The Trade, Employment and Productivity Act of 1987. Recent federal legislation which as of this writing has been approved by both chambers, but requires conference committee revisions, provides $980 million for retraining of dislocated industrial and rural workers. The money is divided into two pots, one for emergency dislocation services and the other to create long term readjustment programs.

D. State Legislature Allocations. Institutions could also seek additional funding from the state legislature.

Implications for Future Research

In studying the problem of dislocation in Washington agriculture, the task force identified a range of important issues which time did not allow members to investigate, some key areas needing further research include the following:

I. Improved Information Systems.

A. Job information. Detailed accurate and timely information on available jobs in rural communities is needed if placement of dislocated workers is to be successful.

B. The future of rural employment. Research into the nature of future employment in rural areas is needed to plan employment and training services.

C. Precise agricultural data. Because of the diverse nature of Washington agriculture, data on the economic performance of different agricultural sub-sectors and geographic areas needs to be broken down into finer categories in order to provide useful information.

II. Economic development.

Further research is needed into the potential for improving employment opportunities and community viability in rural Washington. Appropriate economic development strategies for agricultural communities need to be investigated.

III. Labor Issues

Hired agricultural workers remain an invisible group. Further research is needed to gain an understanding of their situation and needs. Topics worthy of study include:

A. The general welfare of migrant and seasonal workers and their families, particularly with regard to such factors as:

1. The effects of the Immigration Reform and Control Act.
2. Recent labor organizing activities.
3. Changing harvest technologies.

B. The effects of the Immigration Reform and Control Act and labor organizing activities on the viability of producers.

C. A better understanding of the status and working conditions of year-round workers and how they are impacted by dislocation.

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ALTERNATIVE ADJUSTMENT OPTIONS FOR DISLOCATED WORKERS FROM AGRICULTURE

Situation Statement

The economies of the northwest are particularly vulnerable to the influences of both short- and long-term shifts in the interregional and international patterns of production and trade. Because of its dependence upon basic industries (agriculture, forest products, mining, and fishing), Washington did not emerge from the early 1980s recession with the rest of the country. These industries are, in fact, undergoing major structural transformation. Few economists expect these industries to have the same degree of influence in the coming decades.

Within every region there are structural forces outside the control of local communities which delimit the potentials for economic growth and development. Agriculture in particular is the midst of a major "adjustment." USDA estimates that the combination of international economic forces and the impact of the 1985 farm bill will result in a reduction of the number of commercial farmers from 2.5 million currently to 700,000 (Penn, 1985). Owing to substantial crop diversification, Washington is not likely to be affected to the same degree as the mid-west states, but this "adjustment" will be expected to cause substantial displacement of farmers and farm workers, a reduction in the quality of life of rural communities and substantial increase in demand on social service programs. These forces will be unleashed prior to the anticipated period of labor shortages in the early 1990s. (Carnevalle, 1986).

Historical Response to Distressed Rural Areas

The role and potential of natural or physical resources in solving the problems of development in rural areas is less than clear. Current research as discussed by Brown and Deavers seems to indicate few discrete relationships between natural resources and development options. LeVeen demonstrated that in spite of the rhetoric regarding the benefits of further agricultural development, few new jobs or community benefits would result.

The reasons for this are that (1) agriculture even on a small scale is heavily oriented toward technological inputs; (2) the total number of new jobs created by agriculture in other sectors even with more farmers is relatively small; (3) the network of highways, home computers, and telephones allows small farmers to gain access to major markets for their needs beyond immediate household items (thus, it is unlikely that a town will grow much from agriculture alone); (4) and finally, rural community growth is more associated with nonagricultural expansion, particularly the service sector.

Blakeley's research conducted in five states concluded that natural resource-based areas have only expanded to the extent that compatible service sector and other forms of employment have emerged. Pulver in Wisconsin has suggested that rural areas are developing a new base economy that is not producer oriented but related to distribution and transfer of knowledge and products. He cites insurance, trucking, construction, wholesaling, and computer services as elements of the emerging rural base. Similarly, Bradshaw has shown how the computer research and production industry has expanded to rural areas for life-style reasons.

In sum, it appears that natural resources are no longer a major contribution to rural economic development. These industries may still be enormously important to an area or region because of the wealth they generate, but they are far less significant to the generation of jobs, improvement of living standards, and facilitation of community development activities. Human, rather than natural, resources must be the key to improving rural economies.

The New Displaced Worker

The combination of the factors addressed above (structural economic change affecting natural resource based areas, public policy designed to remove resources from agriculture as a mechanism for reducing crop surpluses and other farm problems, and failed rural development strategies) lead to the inescapable conclusion of an emerging group of dislocated workers. Currently, 374,120 workers (21% of the Washington labor force) are directly employed in the food and fiber system. As the farm enterprise changes and resources are forced from agriculture, substantial changes will occur in both the land tenure system in agriculture and the way people earn their livings. Currently off-farm income accounts for over 60% of farm family income. Data for 1980 for off-farm income shows that small farms with $40,000 and less from farm sales produced off-farm income amounting to over 87% of total family income.

The relative role of off-farm income has been increasing since 1950. It represents a gradual strategy of resource withdrawal from agriculture which is more an indication of the problem than an option for those likely to be displaced in the next decade.

While numerous innovative programs have been developed around plant closures and other rust-belt phenomena, little attention has been paid to the problems of changing rural economies resulting from the transition away from resource based industries. And we are aware of no substantial work addressing the economic development, and job retraining aspects associated with the aforementioned structural changes confronting agriculture.

Research Design

This proposal addresses a substantive issue (worker displacement in agriculture) and a process issue (faculty involvement in problem solving) in a single project. The vehicle for addressing these issues has been conceptualized by Lynton (1984) in a slightly different context - the formation of a "Human Resource Council." The Council (or task force) would consist of scholars, students, training and development practitioners, and agricultural producers.

This methodology specifically provides for an interdisciplinary approach to the problem. From the standpoint of an academic institution, it allows for the participation of faculty and students from diverse backgrounds, eg. manpower studies, labor economics, vocational agriculture, rural psychology, and sociology of labor. Faculty represent a knowledge pool that can be tapped more economically than the consultant pool. When combined with community and private sector resources, the task force approach represents a viable approach to problem solving.

The project will address and make recommendations in four areas:

- Project the impact of the "farm crisis" on the displacement of farm owners, operators and workers in Washington
- Develop alternative policy proposals for rural development, intending to protect the present opportunity structure.
- Examine models for overcoming barriers to economic development (eg. Hard Time series) and suggest intervention points appropriate to conditions with surplus agricultural labor.
- Retraining options for agencies and educational institutions seeking to respond to the needs of the new displaced worker

Additionally, the project will assemble a bibliography of material that might be transferable from the literature on plant closures to one of dispersed mass unemployment and suggest a research agenda for displaced workers in agriculture.

The lifespan of the task force will be for ten months in this phase (the proposed timeline is attached). The project will result in a report to the Commission for Vocational Education. Upon their concurrence, a planned dissemination of findings will be channeled to formal and non-formal educational service providers, eastern Washington SDAs, appropriate EDOs of Team Washington, and community economic development practitioners from Cooperative Extension, the Small Business Development Center, the Partnership for Rural Improvement and Community Revitalization Team members.

While support is currently being requested for the initial research phase, dissemination of findings, establishment of demonstration sites and broader implementation will need to be addressed. Additionally, it is not inconceivable that other researchable areas will be identified as this project unfolds. If the research findings confirm the seriousness of the problem and suggest that it is a multi-state phenomena, we have reason to believe that the Western Rural Development Center in Corvallis may be interested in joining in subsequent project activities.

Budget Summary

Costs associated with this proposal are $25,000, allocated as follows: salary and fringe, $13,562; travel and operations, $7,436; indirect cost recovery, $3,000. A detailed budget including specific categories is attached.

Appendix B

Tentative Agenda - December 11, 1986

9:00	Introductions and logistics Comment from Commission for Vocational Education
9:30	Project Overview -- Bill Gray
10:00	Perspective on the Problem -- Task Force Member and Agency Representatives
12:00	Lunch Video Tape: "The Growing Problem"
1:15	Review of the Literature and Initial Research Findings -- Jim Hunter
2:00	Confirmation of project scope and objectives Review and modification of timeline Data needs
3:30	Assignments and next steps as appropriate Next meeting agenda and date
4:00	Adjourn

Tentative Agenda

February 4th Task Force Meeting
Angle Lake Fire Hall, near SeaTac

8:00 Introductions and Agenda Review

8:30 Al Haflebacher, Farm Credit Bank of Spokane
- Farm Credit response to farm "crisis."
- Who's being displaced?
- Forecast.

9:30 Earl Tilly, Director, Farmers Home Administration
- Numbers of foreclosures, is it a problem in Washington?
- How is the rate of foreclosures changing?
- Review of recent and likely federal policy changes.

10:30 Break

10:45 Jerry McCall, Washington State Department of Agriculture
- Health of agriculture by enterprise and operation type.
- Who is being displaced?

12:00 Lunch

1:30 Dave Holland and Moeketsi Majoro, Department of Agricultural Economics, Washington State University
- What has happened and why.
- What is the incidence of trouble.
- What does it look like for the future if current trends continue.
- Identification of structural issues that pre-empt a state response.

2:30 Break

3:00 Task Force discussion. Is there a problem? A crisis? Is there a state role in farm finance? If so, what is it?

4:30 Plan for future meetings.

Washington
State University

Continuing Education and Public Service / Office of Community Service
Pullman, Washington 99164-2134 / 509-335-5509

MEMORANDUM

TO: Task Force on Dislocated Workers From Agriculture

FROM: Bill Gray

DATE: March 4, 1987

SUBJECT: St. Patrick's Day ~~Celebration~~ Meeting

We've finalized location and time line for the upcoming task force meeting -- March 17, 9:00am until approximately 5:00pm at WSU-Spokane. The agenda is beginning to round out as well, with focused time in the following areas:

- discussion of "situation paper"
- the human element to the dislocation process
- introduction to strategies for overcoming mass unemployment

Besides the "situation paper," we have enclosed a copy of the publication Dave Holland referenced at our last meeting "Who Gets Those Farm Payments?" and an article by Jeanne Gordus in The Annals of the American Academy of Political and Social Sciences.

WSU-Spokane
Freeway Plaza Building, Suite 150
West 1500 Fourth Avenue
Spokane

WHG/am

Enclosures

Tentative Agenda
April 24th Task Force Meeting

8:30 - 9:15	Introductions and brief review of situation paper - second draft
9:15 - 9:45	Feedback from evaluations (setting the stage for reaching consensus on purpose and direction)
9:46 - 10:00	Break for coffee and snacks
10:00- 1:00	Marion Bentley -- Associate Director, Business and Economic Development Services, Utah State University. "Plant Closure Research and Implications for Displacement in Agriculture"
1:00 - 1:30	Break for lunch
1:30 - 4:30	-- Taking stock of our objectives: • what should our purpose be? • what can we achieve? -- Structure of a final report: discussion -- Begin recommendation process: • define categories of recommendations • generate initial ideas
4:30	Plan next meeting

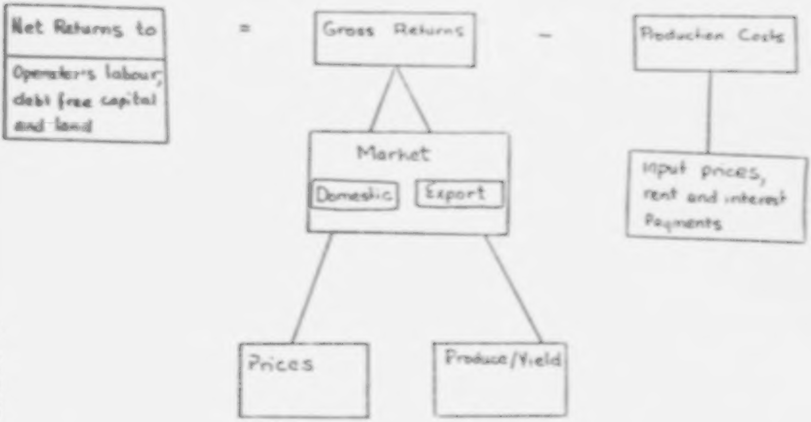
Tentative Agenda

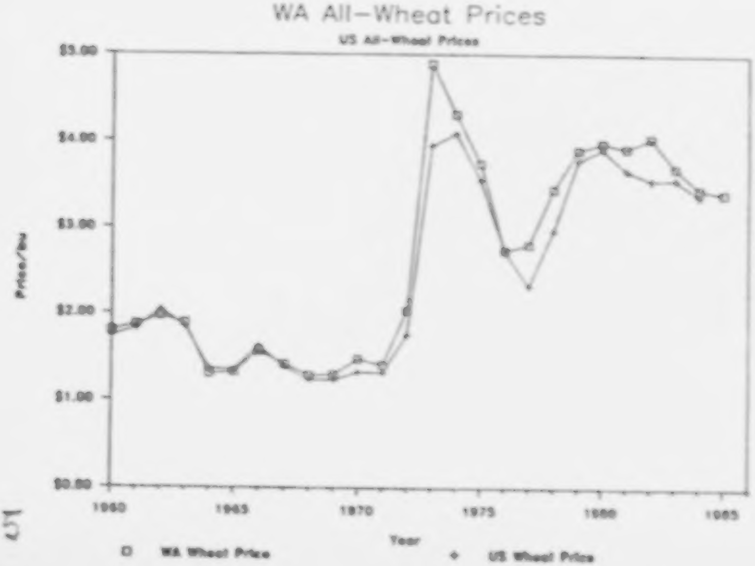
Displaced Agriculture Task Force
June 10, 1987
Spokane, Washington

9:00am	Introductions Review of Marion Bentley video tape
9:30	Education, Employment and Training Programs A. JTPA/PIC B. Community Colleges C. Employment Securities D. Cooperative Extension
Lunch - on your own	
1:00pm	Review and Approval of Report Outline and Situation Paper
2:00	Draft Recommendation
4:30	Adjourn

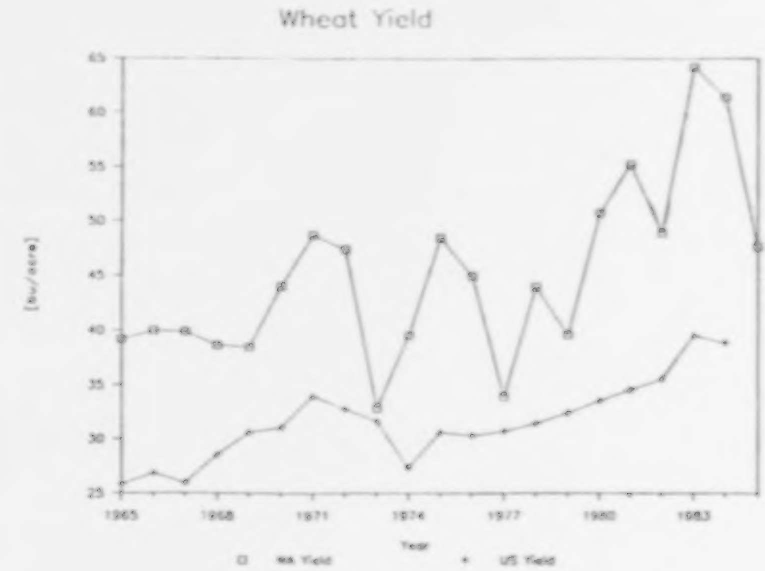
Graphs Generated by Moeketsi Majoro
Data Sources: USDA; Washington State Agricultural Statistics Service, 1986 Farm Finance Survey, and 1955 Farm Credit Survey

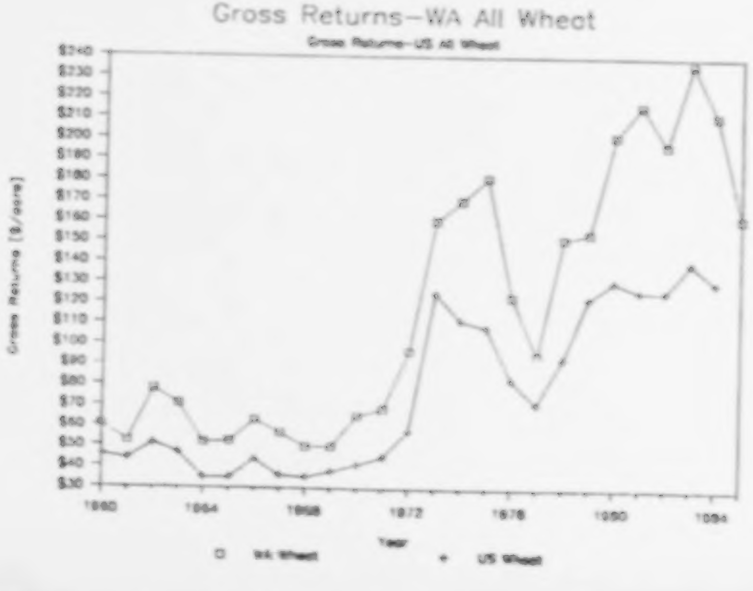
Appendix C

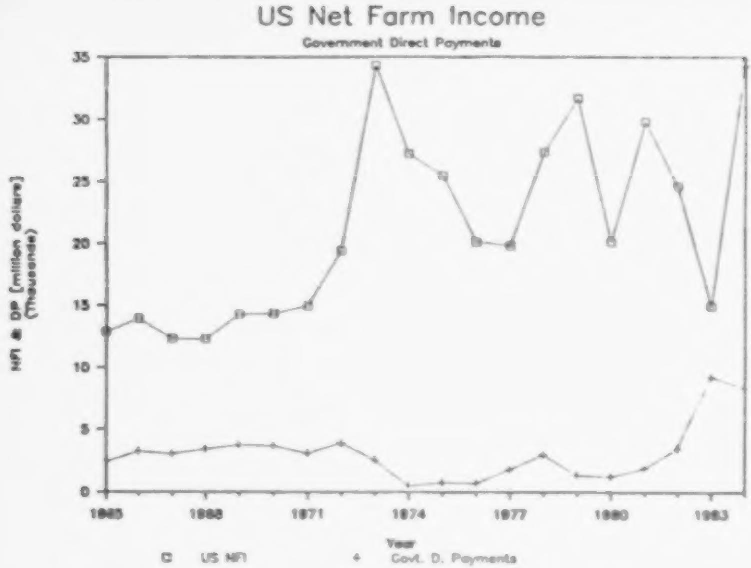

Net Returns to
Operator's labour; debt free capital and land
=
Gross Returns
−
Production Costs
Market
Domestic
Export
Input prices, rent and interest Payments
Prices
Produce/Yield

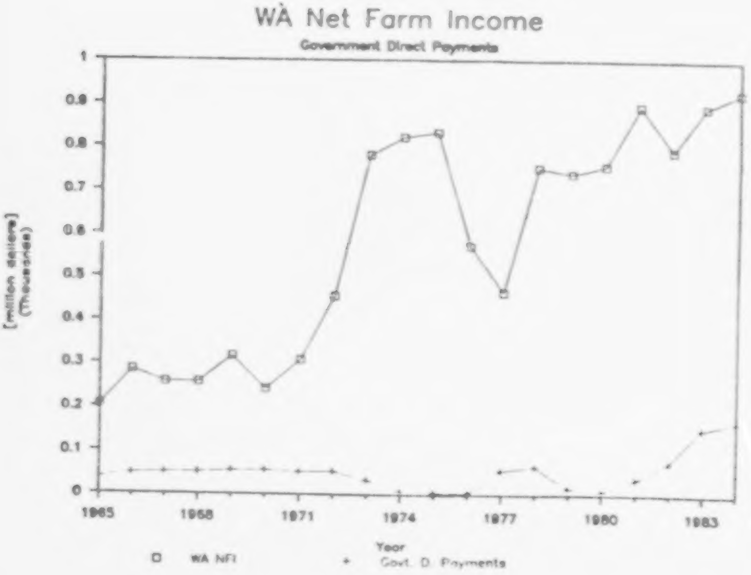

WA All-Wheat Prices

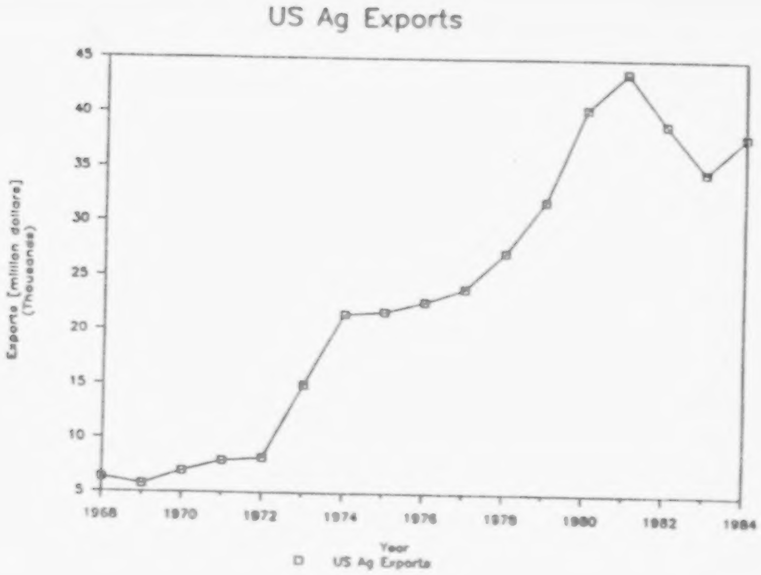
US All-Wheat Prices

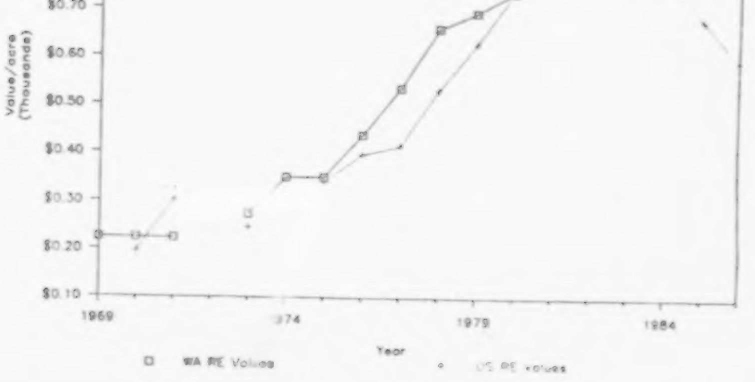

Wheat Yield
[bu/acre]
65
60
55
50
45
40
35
30
25
1965
1968
1971
1974
1977
1980
1983
Year
□ WA Yield
+ US Yield


Gross Returns—WA All Wheat
Gross Returns—US All Wheat
Gross Returns [$/acre]
$240
$230
$220
$210
$200
$190
$180
$170
$160
$150
$140
$130
$120
$110
$100
$90
$80
$70
$60
$50
$40
$30
1960
1964
1968
1972
1976
1980
1984
Year
□ WA Wheat
+ US Wheat

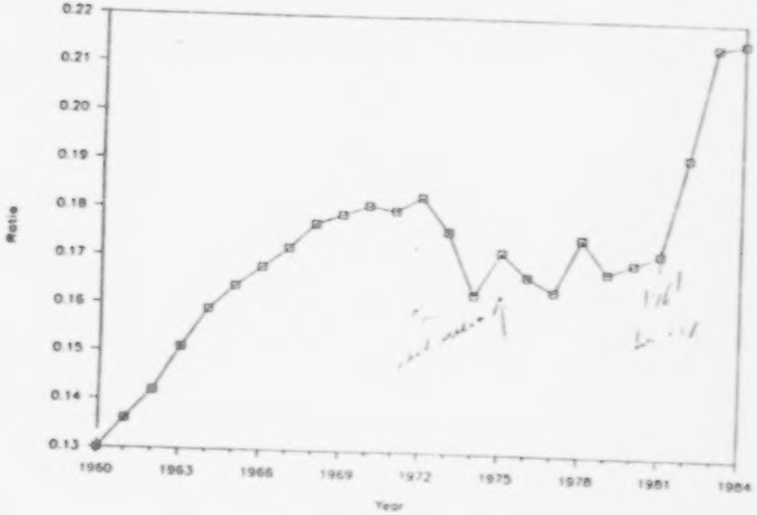

US Net Farm Income
Government Direct Payments
NFI & DP [million dollars]
(Thousands)
35
30
25
20
15
10
5
0
1965
1968
1971
1974
1977
1980
1983
Year
□ US NFI
+ Govt. D. Payments


WA Net Farm Income
Government Direct Payments
[million dollars]
(Thousands)
1
0.9
0.8
0.7
0.6
0.5
0.4
0.3
0.2
0.1
0
1965
1968
1971
1974
1977
1980
1983
Year
□ WA NFI
+ Govt. D. Payments

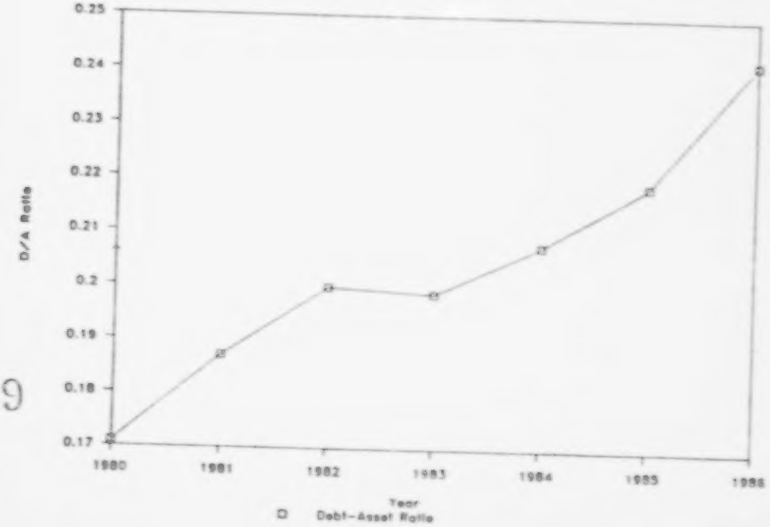

US Ag Exports
Exports [million dollars]
(Thousands)
45
40
35
30
25
20
15
10
5
1968
1970
1972
1974
1976
1978
1980
1982
1984
Year
US Ag Exports


WA Land & Buildings Values per acre
US Land & Buildings Values per acre
Value/acre
(Thousands)
$1.00
$0.90
$0.80
$0.70
$0.60
$0.50
$0.40
$0.30
$0.20
$0.10
1969
1974
1979
1984
Year
WA RE Values
US RE values

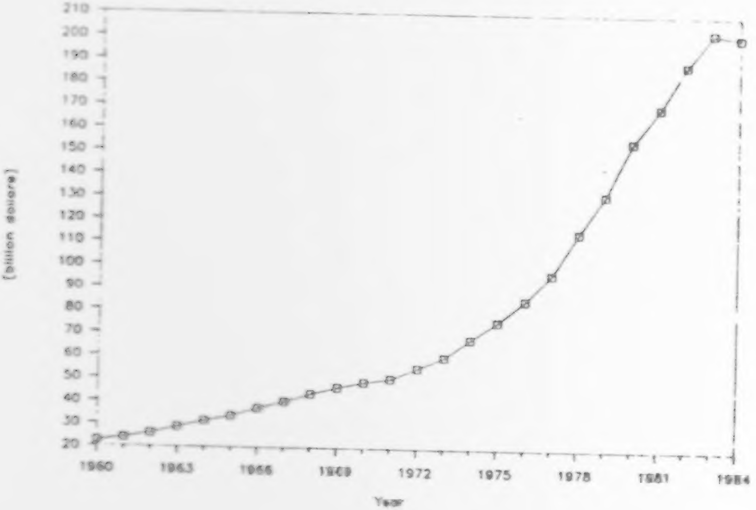
US Debt/Assets Ratio



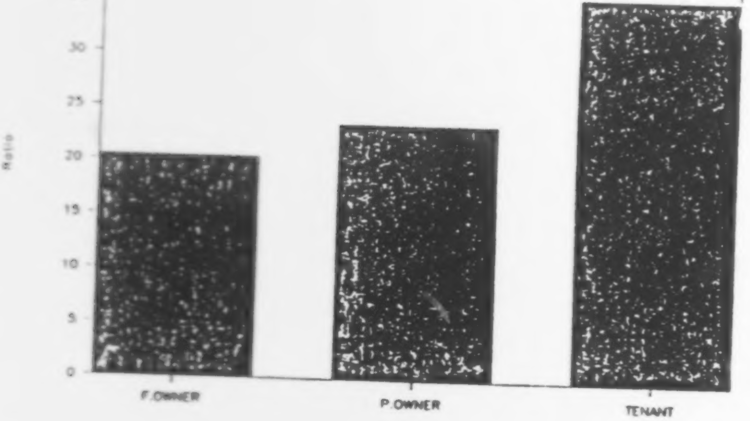
WA Debt-Asset Ratio



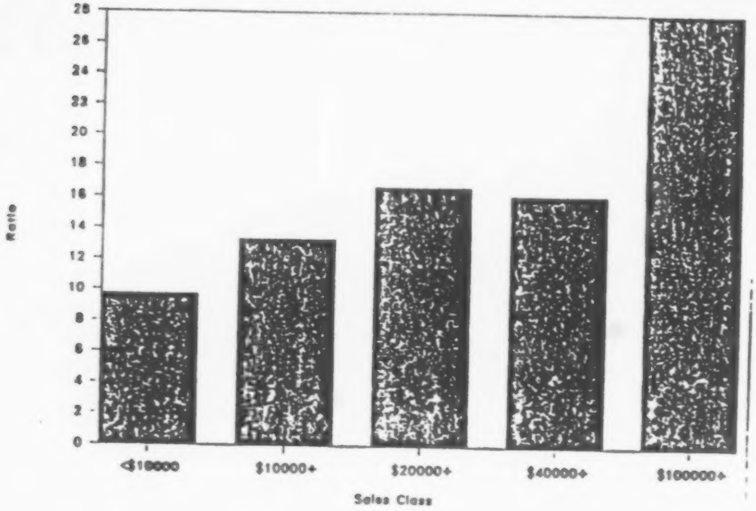
US Farm Debt



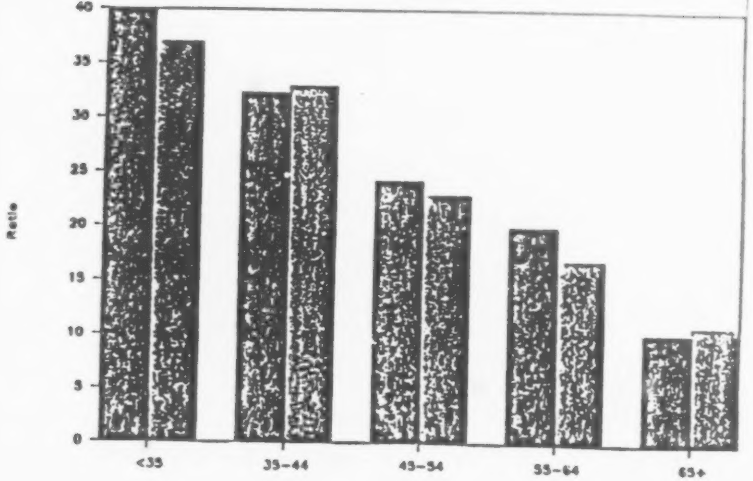
Debt/Assets Ratio by Tenure



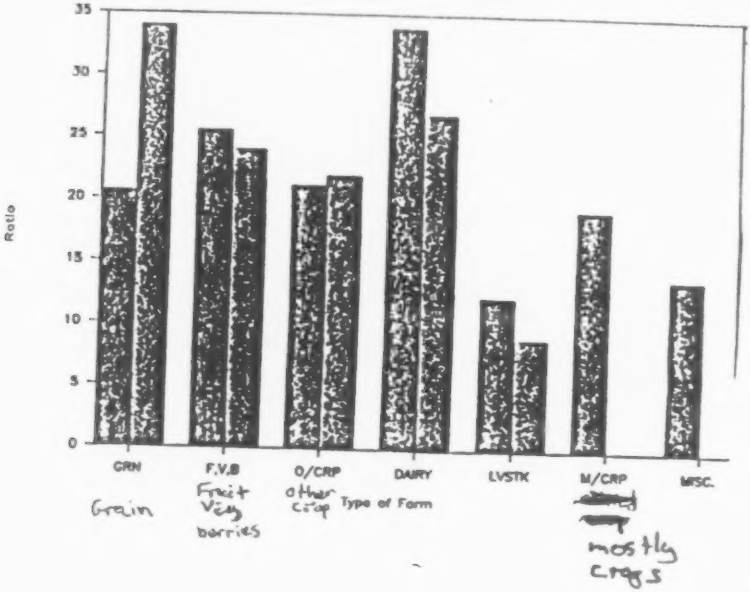
Debt/Assets Ratio by Sales Class



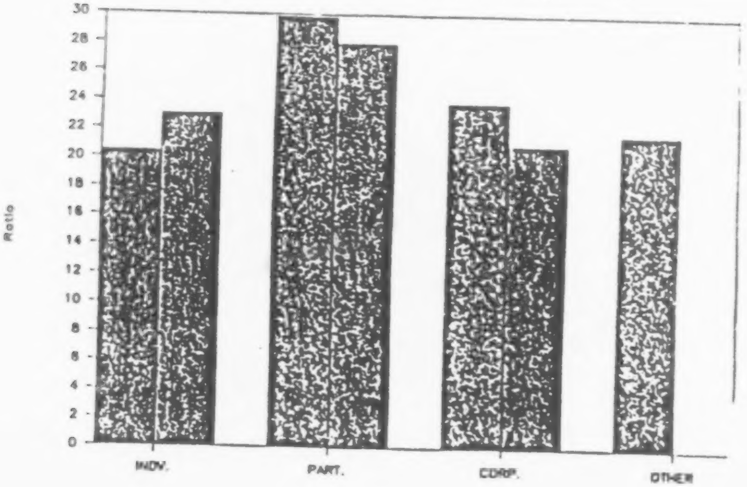
Debt/Assets Ratio by Age



Debt/Assets Ratio by Type of Farm



Debt/Assets Ratio by Management



Appendix D

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Washington
Farm & Family Resource Guide

Spring 1987

A Directory of Selected Government, Educational, and Human Resource Services in Washington State

Compiled and Published by:
Washington State Department of Agriculture
Washington State University Cooperative Extension
Washington State Department of Employment Security

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C. ALAN PETTIBONE
Director

STATE OF WASHINGTON
DEPARTMENT OF AGRICULTURE
406 General Administration Bldg., AX-41 • Olympia, Washington 98504-0641 • (206) 753-5063

May 10, 1987

Dear Washington State Farm Family:

Farm families in our state are being affected in different ways by the economic pressures facing agriculture. Though agriculture continues to be the most productive sector of our state's economy, broad swings over the last few years in export markets, inflation, interest rates, and commodity prices have collectively created economic hardships among a significant population of our state's farm families.

We have received a number of inquiries as to the availability of information and services which may be of assistance to a range of farmers and their families. This publication is in response to these inquiries and in recognition of the difficulties many in agriculture today now face. The **Farm and Family Resource Guide** marks the first time that information on available services has been compiled and published for farm families.

We hope the Resource Guide will be helpful to farm families looking to improve the profitability of their operations, to those undecided about their future career paths, and to people who have decided to make a transition into other occupations.

We know this Resource Guide will not supply all the answers but if it provides information that leads to answers for a number of farm families, then our goal will be achieved.

Sincerely,

C. Alan Pettibone

J L Ozb

C. Alan Pettibone Director
Washington State Department
of Agriculture

J. L. Ozbun, Dean
College of Agriculture and
Home Economics
Washington State University

WASHINGTON FARM & FAMILY RESOURCE GUIDE

A Directory of Selected Government, Educational, and Human Resource Services In Washington State

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I. INTRODUCTION

This guide to resource services is intended for use by the farm families of Washington who are currently experiencing economic hardship.

The guide lists state and federal services which can assist farmers who: 1) would continue to stay in farming; 2) have decided to leave farming; or 3) are undecided whether they will stay in or leave farming.

For those who decide to continue farming, there are farm financial management programs, USDA cost-share programs, and alternative marketing strategies to consider.

For farm families who have decided to leave agriculture, or need additional income, there are job training and employment programs designed to assess current job skills, offer training, and assist in finding employment.

Farmers who are currently undecided as to what career path to follow will want to look at all the programs listed.

The guide includes information on many programs all farm families will find of interest, including family health, nutrition, heating, and legal assistance programs.

All programs listed in the guide are available to individuals throughout the state. We hope the descriptions of the programs and services answer your initial questions and that the contact listings put you in touch with the right person who can help you with your specific questions.

While this guide lists state and federal services available to all farm families, we also encourage you to explore those services available through your local community.

II. FINANCIAL

FARM FINANCIAL ASSISTANCE AND MANAGEMENT

These programs relate to the financial operation of your farm. The first three offer the opportunity to gather, organize, and analyze financial information, so that more informed decisions can be made regarding the future of the farm operation. The last three explain federal government programs which may be available to help stabilize farm income.

A. Farm Financial Management Education Programs, Washington State University Cooperative Extension

Cooperative Extension offers a variety of farm management programs designed to help farm families gather, organize, and analyze financial information so that better decisions can be made about their future. These programs may be of assistance to those who have decided to leave farming, those who have decided to continue farming, or those who may be in the position of trying to make the decision of whether or not to continue to farm.

Specific program and service areas include: 1) business management principles; 2) economics of alternative production practices; and, 3) application of computers to farm management decisionmaking.

Programs in financial management deal with record keeping; preparation of financial statements; use of records and financial statements to evaluate farm performance; evaluation of the impact of proposed adjustments due to changes in enterprises, expansion, refinancing, partial liquidation, etc.; evaluation of a current farm situation and the likelihood of future success; identification and assessment of alternative marketing strategies; and risk management tools and programs.

A nominal fee is charged for the workshops. Individual counseling may be available at county Cooperative Extension offices.

Cooperative Extension has a variety of publications, computer programs, videotapes, and other learning aids on farm and home financial management.

Contact: Local Extension Office (see page 27).

B. Farm Business Management Education Programs, Community Colleges

Community college farm management programs teach management skills and provide information helpful to farmers in increasing farm profits. Accurate information for analysis is provided through systematic programs tailored to fit the individual farm. Each farm serves as a laboratory project for its owner/operator.

Different phases of farm management – machinery purchase vs. lease, equipment amortization, income tax, cash flow, budgeting and marketing – are discussed in seminar classes offered at convenient locations (and on individual farm visits) throughout the year by qualified farm instructors.

Most community college farm management programs last for a year, beginning in January and continuing through December. This schedule allows the class to coincide with the federal income tax year. Cost for registration and fees is around $220 per year.

Washington State community colleges offering a farm business management program are:

Big Bend Community College, Moses Lake, Phone (509) 762-5351; Centralia Community College, Centralia, Phone (206) 736-9391; Columbia Basin Community College, Pasco, Phone (509) 547-0511; Skagit Valley Community College, Mount Vernon, Phone (206) 428-1261; Spokane Community College, Spokane, Phone (509) 536-7000; Spokane Falls Community College, Spokane, Phone (509) 459-3500; Walla Walla Community College*, Walla Walla, Phone (509) 522-2500; Wenatchee Valley Community College, Wenatchee, Phone (509) 662-1651; Whatcom Community College, Bellingham, Phone (206) 676-2170; Yakima Valley Community College, Yakima, Phone (509) 575-2350.

C. Small Business Development Centers, Community Colleges/Washington State University

The Small Business Development Center network (SBDC) provides farmers and other small businesses with a variety of management and technical services. The fourteen full-service sub-centers located throughout Washington State offer: 1) one-to-one individual counseling to any small business or potential small business; 2) educational seminars for farmers and small business personnel on a variety of subjects (basic bookkeeping, marketing, basic computer use, etc.) to assist them in their business activities; and, 3) research into technical and general small business problems. Additionally, the SBDC can provide assessments of the commercial potential of innovations for investors and new product developers, through its Innovation Assessment Center.

---

* The Farm Management Program at Walla Walla Community College has initiated an educational program designed for farm families who are experiencing hardship. The program includes seminars dealing with stress, farm financial counseling, tuition support for qualifying farmers who want college course training in business management, and tuition support for qualifying farmers who want to be retrained for a different career as they are leaving farming. Contact: Jim Peterson, Director of Occupational Education, or Bill Dicus, Coordinator, Farm Business Management Center, at (509) 527-4572, Walla Walla.

Any individual or community within Washington State may request technical assistance from the SBDC network. There is no charge for counseling services. Nominal fees are charged for the education programs administered by the SBDC. The Innovation Assessment Center charges $95 for each invention evaluated.

Contact: SBDC, Washington State University, (509) 335-1576, or contact your local community college for information regarding the sub-center nearest you.

D. Agricultural Stabilization and Conservation Service (ASCS), USDA

The Agricultural Stabilization and Conservation Service (ASCS) administers farm commodity, conservation, environmental protection, and emergency programs.

These programs provide for commodity loans and price support payments to farmers, commodity purchases from farmers and processors; acreage reduction; cropland set-aside and other means of production adjustment; conservation cost sharing, and emergency assistance.

One of the most recent ASCS programs of interest to farmers is the Conservation Reserve Program. This program encourages farmers, through 10-year contracts with the USDA, to reduce the amount of highly erodible cropland in production and to plant it to a protective cover of grass or trees.

Annual rental payments of up to $50,000 per year will be made to farm owners or operators who enter a contract to convert eligible land to permanent cover. In addition to the rental payment, the Commodity Credit Corporation will pay up to 50% of the cost of establishing the permanent cover.

At the time of application, producers must submit bids stating the annual rental payment they would accept to convert their highly erodible cropland to permanent vegetative cover.

A conservation plan must be approved by the local conservation district for the offered acreage. The plan will set forth the conservation measures and maintenance to be carried out by the owner or operator during the term of the contract.

Contact: Local ASCS Office, listed in the telephone book under United States Government, U.S. Department of Agriculture.

E. Farmer's Home Administration (FmHA), USDA

1. Farm Ownership Loans

Through the farm ownership loan program farmers may: 1) refinance debt; 2) construct, repair or improve buildings; 3) improve farmland; 4) develop water facilities; and 5) establish farm-based business enterprises to supplement farming income. Interest rates for insured loans vary according to the cost of money to the government. Reduced rates are available to limited resource borrowers. Interest rates for guaranteed loans are negotiated between the borrower and the lender. The maximum repayment term is 40 years.

Each loan must be adequately secured by real estate, but FmHA may lend up to 100% of the value of the security property. There is no down payment requirement.

Borrowers who receive insured loans from FmHA are required to "graduate" to regular private credit sources as soon as they are able. In order to be eligible for an insured FmHA farm ownership loan the applicant must first be denied credit from a commercial lender. Funds for the insured or direct loan program from FmHA are very limited; however, guaranteed loans are available if a private lender is willing to make the loan with an FmHA guarantee.

The dollar ceiling is $200,000 for an insured loan, $300,000 for a guaranteed loan.

2. Operating Loans

Farmers may be eligible for these loans: 1) to meet operating expenses including feed, seed, livestock, fertilizer, farm and home equipment, living expenses, insurance, medical care, and hired labor; 2) to refinance recreational and non-agricultural enterprises to add to family income; and 3) to pay for mandated safety and pollution control changes.

Interest rates vary according to the cost of money to the government. A reduced rate is available to limited resource borrowers. Interest rates for guaranteed loans are negotiated between the borrower and the lender.

Repayment is scheduled according to the borrower's ability to repay, and the purpose for which the loan is made. Funds advanced for annual operating expenses are normally repaid when the products are sold. Funds advanced for other purposes may be repaid in one to seven years.

Funds for FmHA's insured or direct loan program are limited; however, substantial funds have been made available for the guaranteed program. To be eligible for an insured operating loan the applicant must have been refused credit by a commercial lender.

The limit is $200,000 for an insured farm operating loan, $400,000 for a guaranteed loan.

Contact: Local FmHA Office. FmHA is listed in your telephone book under United States Government, U.S. Department of Agriculture.

F. Soil Conservation Service (SCS) USDA

The Soil Conservation Service offers free technical help designed to protect, develop, and wisely use our soil, water, and other natural resources. SCS soil conservationists, technicians, soil scientists, agronomists, range conservationists, engineers, geologists, economists, and biologists work together on programs which are of assistance to farmers in the following areas:

- information about alternative land uses and treatments for controlling erosion and reducing sedimentation.
- assistance in designing, laying out, and checking the construction and maintenance of dams, terraces, and other structures; in selecting plant varieties, seeding methods and rates; and cultural practices for establishing grass or trees.
- information about suitable crops for each kind of soil.
- assistance to owners and operators of rural land in controlling non-point sources of water pollution.

Many SCS programs are carried out in cooperation with the ASCS and several conservation practices are available on a cost-share basis with the farmer.

Contact: Local SCS Office. SCS is listed in your telephone book under United States Government, U.S. Department of Agriculture.

FARM PRODUCT MARKETING ASSISTANCE

These programs are designed to provide assistance to farmers who are seeking new or alternative methods of marketing farm commodities.

A. Agricultural Development Division, Washington State Department of Agriculture

This program assists farmers by identifying and expanding markets, especially overseas, for Washington-grown commodities and processed agricultural products.

The Department of Agriculture's primary role in market development is to increase business for growers, processors, packagers, and aquaculture organizations without duplicating private business efforts.

The Department provides, on request, "how to" sessions for farmers, both established and new, who have an interest in expanding their markets.

Contact: Washington State Department of Agriculture, Agricultural Development Division, Olympia, WA 98504-0641, Phone (206) 753-5046, Art Scheunemann, Managing Director.

B. Washington State Farmer's Market Association

The Washington State Farmer's Market Association is a non-profit trade association. It consists of 18 farmer's markets statewide representing approximately 300 growers.

By eliminating the middleman, farmer's markets can provide the opportunity to make a better return than would be possible selling to wholesalers, and can still offer produce to consumers at prices lower than supermarket averages.

Each market has a manager who is responsible for the operation. Fresh fruits, vegetables, bedding plants, honey, eggs, houseplants, and fish are examples of produce sold.

Through membership in the Washington State Farmer's Market Association, individual markets can receive a reduced cost premium on liability insurance. Insurance rates vary directly with the volume of business done at a market.

A directory of existing farmer's markets is available listing locations and manager's names.

Contact: WSU Cooperative Extension, 612 Smith Tower, Seattle, WA 98104, Phone (206) 344-3900, Curt Moulton, County Extension Agent (temporary contact).

C. International Program for Agricultural Commodities and Trade Center (IMPACT), Washington State University

The IMPACT Center can help Washington farmers by expanding market opportunities for their products. It is designed to have a positive impact on expansion of exports of Washington agricultural products and services. More specifically, the purpose is to harness science and technology in: 1) solving impediments to exports of Washington agricultural products; and 2) uncovering new or expanded opportunities for Washington agricultural products in export markets. The IMPACT Center addresses these purposes through research, extension, and education programs. IMPACT Center scientists conduct research on broad categories of international marketing problems in order to generate effective solutions to agricultural industry problems. In addition to its applied research, the IMPACT Center disseminates its findings rapidly to the agricultural industry through seminars, short courses, publications and hands-on technical and marketing assistance. The Center also conducts seminars and workshops and provides formal graduate coursework for firms and individuals interested or involved in the export of agricultural products from the state. No fees are charged for the services of the IMPACT Center.

Contact: IMPACT Center, Washington State University, (509) 335-6653.

D. Business Assistance Hotline, Washington State Department of Trade and Economic Development

This statewide toll-free number reaches the Washington State Department of Trade and Economic Development in Olympia. The hotline is a referral service designed to help new and developing businesses. Information is available regarding management consultation and training, financing, export assistance, innovation assessments for inventors, publications, permits, and licenses.

Contact: 1-800-237-1233, the Business Assistance Hotline.

E. Small Business Ombudsman, Washington State Department of Trade and Economic Development

The Small Business Ombudsman intercedes with other state agencies on behalf of businesses which may be experiencing licensing, taxation, regulatory, or other difficulties.

Contact: Brian Teller, Small Business Ombudsman, Washington Department of Trade and Economic Development, Olympia, WA, (206) 586-3022.

III. LEGAL AND COMMODITY PAYMENT ASSISTANCE

These programs can assist farmers with the legal aspects of the farm economic crisis.

A. Lawyer Referral Hotline, Washington State Bar Association

To many farmers who are facing severe credit problems, consulting with an attorney regarding legal options can be a big help.

While many farmers already have legal counsel, others may not. If you feel that you want to contact an attorney, the Washington State Bar Association may be of assistance through its Lawyer Referral Service Hotline.

When you call the toll-free hotline number and explain your need, you will be given the name, address, and phone number of an attorney near you. You can call the attorney and set up a convenient time to meet and discuss your situation. The meeting will last for ½ hour.

The ½-hour consultation is free of charge. However, using the Lawyer Referral Service costs $20.00, payable at the time of your appointment. All of the $20.00 fee goes toward maintaining the statewide Washington Lawyer Referral Service.

After meeting with the attorney, you have no obligation if you desire no further assistance. You may make your own arrangements for further assistance from the attorney. If you desire more assistance the attorney will give you an estimate of what it will cost.

Contact: Washington Lawyer Referral Service, 1-800-552-0787 (toll free), Monday – Friday, 9 a.m. – 5 p.m. Ask for a lawyer familiar with agricultural law.

B. Washington State Commission Merchant's Act

If an overdue payment for a farm product is adding to your cash flow problems you may be able to receive assistance through the Washington State Department of Agriculture. The Department administers the Washington Commission Merchant's Act, which establishes proper business practices for purchasers of agricultural products. The Commission Merchant's Act requires the licensing of most dealers, handlers, and brokers of farm products. Many purchasers of agricultural products also must be bonded which increases the likelihood that proper payment to growers will be made.

In order to receive the protection afforded by this law, there are some guidelines that farmers are advised to follow. To receive a copy of these guidelines, growers are encouraged to:

Contact: Department of Agriculture, Livestock Services Division, 2627-B Parkmont Lane S.W., Olympia, WA 98502, 1-800-562-6178, Phone (206) 753-5053, Mike Willis, Assistant Director. You may also contact Department of Agriculture, Livestock Services Division, 423 West Third Avenue, Moses Lake, WA 98837, Phone (509) 766-2312, or Department of Agriculture, Livestock Services Division, 2015 South First Street, Yakima, WA 98903, Phone (509) 575-2753.

IV. JOB TRAINING AND EMPLOYMENT OPPORTUNITIES

Farmers who decide to leave farming and want to investigate training opportunities which may lead to new careers have a number of resources available to them.

A. Washington State Department of Employment Security Programs

1. Job Training and Employment Opportunities

If you or members of your family want or need to find employment off the farm, there are many state programs available to help you assess your present skills, make new career decisions, and provide the training that you may need to get a job. Some programs may also provide supportive services to you in the form of relocation assistance, child care, and emergency financial assistance.

The staff of the Washington State Employment Security Department or Private Industry Council will help determine your eligibility for these programs. The addresses and telephone numbers of your local contacts are listed in the back of this guide.

Title II-A, Job Training Partnership Act (JTPA) Program. This program can provide assessment and counseling, job search assistance, classroom training, on-the-job training, and a variety of other training strategies designed to meet your needs. A training plan may include money to purchase tools, uniforms, education (remedial, English as a second language, and vocational training), or other necessities.

Contact: Local Private Industry Council (see page 25).

Title III (JTPA) Dislocated Workers Program. Formerly self-employed persons, including farmers and ranchers, may be eligible to receive comprehensive employment and training services through the state's Special Employment and Training Services (SETS) project which is part of the Dislocated Workers Program. Skills assessment, job search, on-the-job training, classroom skills training, support services, and relocation assistance with referral to job openings are available.

Contact: Local Job Service Center (see page 24).

2. Employment Service

At the heart of the Department of Employment Security's program is an intense focus on helping people find employment. Acting as a labor exchange, the Employment Service helps to match employer needs for qualified workers with names of job-ready applicants. Services to you as a job seeker include: 1) registration for employment services or referral to local organizations' programs; 2) identification of work experience, knowledge and job skills; 3) referral to job openings; and 4) providing information on supportive services such as day care, money for gas or relocation assistance, vocational training and/or on-the-job training, and educational opportunities. Additionally, staff can provide counseling, testing, and job search assistance. The Employment Service also has special programs to help both veterans and disabled veterans find employment. Assistance is available on a walk-in basis.

Contact: Local Job Service Center (see page 24).

3. SPECIAL YOUNG ADULTS PROGRAMS

Title II-B (JTPA). Economically disadvantaged youth ages 14–21 are provided employment and training services during summer months under this program.

Contact: Local Private Industry Council (see page 25).

Job Corps. This is a federally sponsored training and education program that can last up to two years. Its purpose is to train low-income young men and women, ages 16–22, in vocational and academic skills. It is a total program which offers a stable environment including room and board, clothing, medical care, recreational facilities, and driver education along with training.

Contact: Local Job Service Center (see page 24).

Washington State Conservation Corps. This program is state-funded and provides up to six months of structured work experience for unemployed young adults, ages 18–25, who wish to work in a resource conservation setting. Participants in the program receive federal minimum wages.

Contact: Local Job Service Center (see page 24).

Washington State Service Corps. This, also, is a state-funded work and training experience program for unemployed young adults ages 18-25. Individuals are assigned to community agencies or units of government to work on projects which address unmet local needs, and receive a stipend and medical insurance while in the program.

Contact: Local Job Service Center (see page 24).

B. Vocational-Technical Schools

Washington State has five vocational-technical schools which are located in Bellingham, Kirkland, Renton, and Tacoma. All are accredited by the Superintendent of Public Instruction. Courses range in length from 4 weeks to 23 months. Financial aid is available to qualified students at each institution. Aid is available in the form of grants, loans, work-study, and scholarships. Because students apply for and are enrolled in voc-techs throughout the year, there is no single deadline for financial aid applications. The equipment, facilities, and procedures are much like those found in industry.

Instructors are professionals, including journeymen in the field. They have a firsthand knowledge of the job requirements. Students proceed through the program by performing each training objective included in the course curriculum. The student's ability is measured against industry standards. There are over 180 job titles for which instruction is given.

Contact: Bellingham Voc-Tech Inst., (206) 676-6406; Clover Park Voc-Tech Inst., Tacoma (206) 756-5800; Lake Washington Voc-Tech Inst., Kirkland (206) 828-3311; L.H. Bates Voc-Tech Inst., Tacoma (206) 597-7220; and Renton Voc-Tech Inst., (206) 235-2352.

C. Adult Basic Education

Adults who don't have a high school diploma and need to gain a General Education Development certificate (GED) in order to get and/or keep a new job can do so through Adult Basic Education programs. ABE provides adults, 16 years old and over, a chance to learn the skills necessary to function more effectively in today's society. ABE offers adults the opportunity to: 1) obtain the reading, writing, and math skills needed to get or keep a job; 2) meet entrance requirements for vocational training courses; and 3) study for the GED, a nationally recognized test for the certificate of High School Equivalency. All ABE programs are open for enrollment at any time during the school year. Students may enroll for regular classroom instruction, individualized learning labs, individualized tutoring, or combinations of these options. All ABE programs are free and books and materials are provided without charge.

ABE programs are available in almost every geographic area of the state. During the school year, classes are held at vocational-technical institutes, community colleges, and private non-profit schools. All ABE programs are under the direction of the Superintendent of Public Instruction.

Contact: Nearest Vocational-Technical Institute, Community College, or the Superintendent of Public Instruction, at (206) 753-6748.

D. Community Colleges

Community colleges are committed to providing the opportunity and encouragement to succeed regardless of your previous educational experience, age, or income. You can re-train at a community college. You can complete two years of a bachelor's degree program. You can acquire any additional skills needed to proceed with college level studies

There are 27 community colleges in Washington. Chances are one is within easy commuting distance of where you live. For students unable to reach the nearest campus, courses are offered at some 500 extension sites and through educational television.

Washington's community colleges offer some 900 vocational education programs leading to employment in 350 different occupations.

Contact: The college or colleges in which you are most interested. Ask about the college and about the program you plan to take (phone numbers maybe found on page 26).

E. Student Re-Entry Advisory Services

Many colleges and universities offer information, assistance, and referral services to mature students who are returning to school after a gap in their educational progress, or who are 25 years old or older. These programs can offer peer counseling in budget, stress management, and time management, as well as as advising services in academic progress and campus programs in other areas that may affect the re-entry student. These programs also often cooperate with county and state agencies as to information and referral exchange.

Contact: Student affairs office at your college or university.

F. Vocational and College Student Financial Assistance Programs

A number of sources can help provide you with financial assistance if you are considering attending college or a vocational or trade school. Federal financial aid programs include National Direct and Guaranteed Student Loans, Pell Grants, Supplemental Educational Opportunity Grants, college work-study employment, and Health Professions and Nursing Loans. State-sponsored programs include tuition and fee waivers, state work-study employment, and State Needs Grants. Most colleges and universities also have sources of aid which include scholarships, short-term loans, and part-time job placement.

Contact: Financial Aid office at the particular school.

Veterans and children of deceased or totally disabled veterans may qualify for state or federal educational benefits.

Contact: Veterans Administration Regional Office in Seattle or campus coordinator of veterans affairs, at the particular school.

Prospective students who are residents of the state of Washington and have a physical disability may be eligible for assistance through rehabilitation programs administered by the state.

Contact: Department of Public Assistance, Division of Vocational Rehabilitation, Capitol Center Building, Olympia, WA 98501. Your local Department of Health and Social Services may also be able to provide information.

V. PERSONAL AND FAMILY SERVICES

A. Home and Family Education, Washington State University Cooperative Extension

Farm families can obtain educational information for both adults and youth in the form of videotapes, printed materials, individual consultations, workshops, and computer programs from Cooperative Extension in the following areas.

- –stress management, including what stress is and effective ways to cope in times of high stress.
- –importance of good family communication and effective family communication skill.
- –why goal setting is important and how to go about setting goals as a total family unit.
- –wise food buying and getting the most nutrition for every food dollar.
- –food and physical fitness.
- –wise consumer buying and care of clothing to make the best use of the clothing dollar investment.
- –clothing construction and information on dressing appropriately for job interviews.
- –family relations and parenting skills for families.
- –opportunities for youth through the 4-H program and how to join 4-H.

Many of these programs and services are provided at no charge to Washington residents.

Contact: Local Cooperative Extension Office (see page 27).

B. Consumer and Business Fair Practices Division, Attorney General's Office

This office handles fraud complaints against businesses. When you have a complaint, and efforts to resolve it with the business fail, you can send your complaint, in writing, to the nearest division office (see addresses below). The office will send a copy of your complaint to the business; most businesses will then offer to settle the dispute.

If the business will not settle, the Attorney General cannot force the business to agree to a settlement. Nor can the Attorney General bring a lawsuit on behalf of individual consumers. However, if the office sees a business which is continually using unfair or deceptive practices, the office can bring suit on behalf of the state.

Areas handled by the office include fraudulent business opportunities and business and technical schools and job services, as well as many others.

Contact: Attorney General's Office, at the nearest address: 1366 Dexter Horton Bldg., Seattle, WA 98104, Phone (206) 464-6684; W. 116 Riverside, Spokane, WA 99201, Phone (509) 456-3123; 949 Market, #380, Tacoma, WA 98402, Phone (206) 593-2904; N. 112 Capitol Way, Olympia, WA 98504, Phone (206) 753-6210. Statewide phone: 1-800-551-INFO (toll free).

C. Displaced Homemaker Statewide Outreach Services

Displaced Homemaker Statewide Outreach Services provides a toll-free hotline linking displaced homemakers with local employment information, educational and vocational training programs, financial aid, community and peer support groups, legal services, and emergency services. Displaced homemakers include individuals who have worked primarily as a homemaker for years; have depended on another family member or federal assistance as the source of financial support; have lost that source of income through death, disability, separation, divorce, etc.; have had problems finding adequate employment to support themselves and their family; and would like to find community resources and community and peer support. The service also publishes a monthly Displaced Homemaker Newsletter and can also provide information about regional workshops held throughout the state. This service is funded by HB 286, state marriage license tax, approved by the Washington Legislature.

Contact: 1-800-572-4575 (toll free), Monday-Friday, 8 a.m.-4:30 p.m.

D. County Health Department Services

Health programs are available to citizens in communities across Washington State. The service is usually provided by county health department nurses. Funding of these programs is through user fees, county, state, and federal dollars.

1. Adult Health Screening

County health nurses offer a variety of health screening services designed to promote health and prevent illness. These include height and weight checks, blood pressure checks, blood and urine tests, and cancer screening. The services are available on a sliding fee basis to anyone who has need.

Contact: County Health Department, under Government Offices – County, at the beginning of the phone book.

2. NUTRITIONAL SERVICES

A nutritionist is available in some counties who counsels home care patients, WIC participants, and other individuals as requested. An individual or family can make an appointment with the nutritionist for individual nutrition counseling by contacting the county health nurse. Anyone who has need is eligible for the program. Fees are charged on a sliding scale basis.

Contact: County Health Department.

3. MATERNAL CHILD HEALTH

County health nurses provide a wide range of services to mothers and children including pre- and post-natal visits. Well child clinics are included in this program. Immunizations, nutrition, safety, counseling on child growth and development, behavioral problems, and referrals to physicians are available. Appointments need to be made. Fees are charged on a sliding scale basis. No one is turned away due to inability to pay.

Contact: County Health Department.

4. WOMEN, INFANTS, CHILDREN (WIC) PROGRAM

The Special Supplemental Food Program for Women, Infants, and Children (WIC) is a federally funded program for low-income families. Eligibility is determined by nutrition needs and income. The program is limited to pregnant or breast-feeding women and children under five years of age. The program is designed to provide food and nutrition education promoting healthier mothers who foster healthier children. Each month WIC participants receive food vouchers. The vouchers are like traveler's checks. The back of the check contains a list of foods which can be purchased with the voucher including milk, dried beans and peas, cheese, eggs, vegetables, fruit juice, infant formula, and iron-fortified cereal.

Contact: County Health Department or area Community Service Office of the Department of Social and Health Services.

5. CRIPPLED CHILDREN'S SERVICES

If your child has any of the following handicapping conditions Crippled Children's Services may be able to help. The handicaps include congenital heart disease, orthopedic problems, cleft lip and palate, cerebral palsy, sickle-cell anemia, hemophilia, cystic fibrosis, congenital genito-urinary problems, a problem which may require surgery, or many other conditions that prevent children from growing, developing, and playing like other children.

Children under 18 years of age are eligible for an examination to determine if they have physical conditions which handicap them in daily living. Eligibility for care will depend on the nature of the medical and financial needs of the family.

The need for any financial assistance is worked out on an individual basis and is determined by your ability to pay and the total cost of the recommended treatment.

Contact: County Health Department.

6. COMMUNICABLE DISEASE CLINIC

County health nurses give immunizations against polio, diphtheria, tetanus, rubella, rubeola, and mumps. Nurses test for, and assist in, the treatment of sexually transmitted diseases, tuberculosis, rabies, hepatitis, and influenza. Anyone who has need is eligible for this program. Immunizations are charged on a sliding fee basis determined by size of family and family income.

Contact: County Health Department.

E. Aid to Families with Dependent Children (AFDC)

AFDC is a federally funded program that provides payments to needy children and their families when their lives have been disrupted by the death, disability, or unemployment of one or both of their parents. Although the program is designed to provide care and subsistence to the children, the relative(s) with whom the child lives may be included in the money payment. A pregnant woman with no other children may qualify. When you apply, a financial worker will be assigned to process your application.

Contact: Local Department of Social and Health Services Office. The phone number may be found in the front of your phone book under Government Offices–State.

F. Supplemental Security Income/Disabled Children's Program

Financial assistance is available for low-income families who have a disabled child. The purpose of this federally funded program is to provide for the child's needed medical services.

Contact: Local Social Security Administration Office or call 1-800-562-6350 (toll free). You may also contact the local DSHS office.

G. Home Health Care

In most counties, skilled nursing service is provided to individuals in their homes by visiting nurses. The service is provided by local nurses who work for a private, non-profit firm. Fees are on a sliding basis, depending on ability to pay. Medicare will cover the cost if needed. Services may include home health care, physical therapy, speech therapy, occupational therapy, bathing, hair and skin care. Visiting nurses are on call 24 hours a day, 7 days a week.

Contact: Check your phone book under "Home Health Care," which is listed in the white pages.

H. Mental Health Information

It is normal for families undergoing financial hardship to experience stress. If that stress leads to prolonged periods of depression, feelings of helplessness, or drug or alcohol abuse, it is time to seek help.

Most communities have Community Mental Health Centers where counselors are available who specialize in problems dealing with emotional health, marital problems, family communication difficulties, and drug/alcohol abuse. The Community Mental Health Centers are funded by the state and user fees.

Anyone can request services. All requests are strictly confidential. Fees for these services are based on a sliding scale, determined by family income, number of dependents, and the general financial condition of the family.

Contact: Most communities have a Community Mental Health Center which can be reached by calling the phone number listed under Mental Health Services in the yellow pages of the phone book.

I. Food Programs

1. FOOD STAMPS

Food assistance programs are offered through the Department of Social and Health Services (DSHS). Federally funded food stamps are intended to help low-income families stretch their food-buying dollars. The amount of food stamps a household receives depends on household size and adjusted income. Food stamps are issued monthly to eligible households.

In addition to the financial requirements, each household member must be a U.S. citizen and register to work if they are unemployed and not exempt from work requirements. Every household member must verify or apply for a social security number. In order to qualify, a household must complete a food stamp application at the local DSHS office.

Contact: To phone DSHS, look for the number under Government Offices – State, under Social and Health Services.

2. EMERGENCY FOOD SERVICES

Many Washington State communities have food banks. Food banks are non-profit agencies set up to solicit and redistribute surplus food commodities, including cheese, butter, rice, flour, dry milk powder, and cornmeal. Cheese is usually available all of the time. Butter, rice, flour, dry milk powder, and cornmeal are available some of the time.

An Emergency Food Program exists in most food banks which consists of a three-day supply of food, enough for three meals a day. Donated food and federal commodities make up the supply. Types of food available for the Emergency Food Program will vary across the state.

Contact: For locations of emergency food assistance, contact your local American Red Cross, Salvation Army, or any Crisis Center Hotline, which may be reached by looking in the white pages of the phone book.

J. Heating and Insulation Programs

A farm family caught in today's economic crunch may be eligible for home heating and insulation assistance.

1. ENERGY ASSISTANCE

The federally funded Low-Income Home Energy Assistance Program (LEAP) provides assistance to low-income households who need help paying their home heating bills.

Applicants must furnish their social security number, proof of all income from the previous month and their address, and provide a copy of the most recent heating bill. Applicants must be at least 18 years of age.

LEAP guidelines contain special resource and income provisions for self-employed applicants, like farmers, whose earnings fluctuate and whose assets may be tied up in land or equipment.

LEAP benefits are based on estimated home heating costs and income. Payments are made directly to energy suppliers on behalf of eligible households. Benefits are available during the winter heating months, October 1 to June 30, as long as funds are available.

Contact: Local Community Action Council, which is listed in the white pages of your phone book. You may also call any Crisis Center

Hotline, which is also listed in the white pages, or on the inside cover of the phone book.

2. Home Weatherization

The Home Weatherization Program provides for the purchase and installation of energy conservation materials for homes of eligible applicants. Eligibility requirements are identical to those of the Low-Income Home Energy Assistance Program (LEAP). These materials include attic, wall, and floor insulation, weatherstripping, caulk, and storm windows. Funds are also available for some types of furnace repairs.

Contact: Local Community Action Council, which is listed in the white pages of your phone book. You may also call any Crisis Center Hotline, which is also listed in the white pages or on the inside cover of the phone book.

VI. LOCAL SERVICES AND REFERRALS

Your community has many agencies and hotlines which can provide local information and support including child care, child abuse and welfare, crisis and suicide intervention, domestic violence, rape, birth control and pregnancy information, drug and alcohol abuse, legal services, mental health counseling, health services, disabled services, senior citizen services, employment services, etc. For a listing in your area contact the local crisis line listed on the inside cover of the phone book.

Here are statewide hotline numbers; call these numbers toll-free for the contact in your community.

Domestic Violence Hotline, available 24 hours a day, 1-800-562-6025 (toll free).

Child Protective Services Hotline, available 24 hours a day, 1-800-562-5624 (toll free). This DSHS-sponsored hotline is designed to investigate reports of suspected child abuse and neglect.

Alcohol/Drug 24-hour helpline, 1-800-562-1240 (toll free).

VII. APPENDIX

A. Job Service Centers (JSC)

ABERDEEN JSC
2700 Simpson Avenue
Aberdeen, WA 98520
Telephone: (206) 533-9318

AUBURN JSC
2707 "I" Street NE
P.O. Box 547
Auburn, WA 98002
Telephone: (206) 455-7100

BELLEVUE JSC
13133 Bel-Red Road
P.O. Box 91313
Bellevue, WA 98009
Telephone: (206) 455-7100

BELLINGHAM JSC
216 Grand Avenue
P.O. Box 938
Bellingham, WA 98227
Telephone: (206) 676-2060

BINGEN JSC
114 West Steuben
P.O. Box 387
Bingen, WA 98605
Telephone: (509) 493-1210

BREMERTON JSC
4980 Auto Center Way
P.O. Box 519
Bremerton, WA 98310
Telephone: (206) 478-4941

COLVILLE JSC
162 South Wynn Street
Colville, WA 99114
Telephone: (509) 684-2557

COWLITZ CO. JSC
711 Vine Street
P.O. Box 29
Kelso, WA 98626
Telephone: (206) 577-2250

ELLENSBURG JSC
521 Mountain View Road
P.O. Box 38
Ellensburg, WA 98926
Telephone: (509) 925-6166

EVERETT JSC
840 Broadway North
P.O. Box 870
Everett, WA 98206
Telephone: (206) 339-4901

LAKEWOOD JSC
4908 112th Street SW
P.O. Box 99848
Tacoma, WA 98499
Telephone: (206) 581-3030

LEWIS CO. JSC
2015 North Kresky Road
P.O. Box 1187
Chehalis, WA 98532
Telephone: (206) 748-8653

LYNNWOOD JSC
6606 196th Street SW
P.O. Box 6606
Lynnwood, WA 98036
Telephone: (206) 775-0511

MOSES LAKE JSC
506 West Broadway
Moses Lake, WA 98837
Telephone: (509) 765-4554

MOUNT VERNON JSC
320 Pacific Place
P.O. Box 1249
Mount Vernon, WA 98273
Telephone: (206) 428-1300

NORTH SEATTLE JSC
11536 Lake City Way N.E.
P.O. Box 27550
Seattle, WA 98125
Telephone: (206) 545-7007

OKANOGAN JSC
1234 South Second
P.O. Box 980
Okanogan, WA 98840
Telephone: (509) 422-2640

OLYMPIA JSC
5000 Capitol Blvd.
P.O. Box 9848
Olympia, WA 98504-9840
Telephone: (206) 753-7282

PORT ANGELES JSC
1601 E. Front Street
P.O. Box 992
Port Angeles, WA 98367
Telephone: (206) 457-9407

RAINIER JSC
2531 Rainier Avenue South
P.O. Box 22510
Seattle, WA 98122
Telephone: (206) 721-4488

RENTON JSC
1000 Index Avenue N.E.
Renton, WA 98056-0963
Telephone: (206) 764-4346

SPOKANE JSC
South 130 Arthur
P.O. Box TAF-C-14
Spokane, WA 99220
Telephone: (509) 536-1499

SUNNYSIDE JSC
800 East Cutter
P.O. Box 747
Sunnyside, WA 98944
Telephone: (509) 837-4904

TACOMA JSC
1313 Tacoma Avenue South
P.O. Box 2116 98401
Tacoma, WA 98402
Telephone: (206) 593-2443

TRI-CITIES JSC
3900 West Court Street
P.O. Box 2567 99302
Pasco, WA 99301
Telephone: (509) 545-2333

VANCOUVER JSC
603 West Evergreen Blvd.
P.O. Box 1209
Vancouver, WA 98666
Telephone: (206) 696-6511

WALLA WALLA JSC
1530 Stevens
Drawer "H"
Walla Walla, WA 99362
Telephone: (509) 527-4393

WENATCHEE JSC
215 Bridge Street
P.O. Box 1927
Wenatchee, WA 98801
Telephone: (509) 662-0413

YAKIMA JSC
306 Division Street
Yakima, WA 98202
Telephone: (509) 575-2708

B. Private Industry Councils

OLYMPIC CONSORTIUM (Clallam, Jefferson, Kitsap Counties)
Kitsap County Personnel and Human Resources Department
614 Division Street
Port Orchard, WA 98366
(206) 876-7185

PACIFIC MOUNTAIN CONSORTIUM (Grays Harbor, Lewis, Mason, Pacific, Thurston Counties)
Thurston County Employment and Training Department
503 SE 4th Avenue FQ-11
Olympia, WA 98501
(206) 786-5586

NORTHWEST WASHINGTON CONSORTIUM (Island, San Juan, Skagit, Whatcom Counties)
Northwest Washington Private Industry Council
P.O. Box 2009
Bellingham, WA 98227
(206) 671-1660

SNOHOMISH COUNTY
Private Industry Council of Snohomish County
917 134th Avenue SW
Suite 101
Everett, WA 98204
(206) 743-9669

SEATTLE-KING COUNTY
The Seattle-King County Private Industry Council
2031 3rd Avenue
Seattle, WA 98121
(206) 625-4767

TACOMA-PIERCE COUNTY
Tacoma-Pierce County Employment and Training Consortium
740 St. Helens, Room 620
Tacoma, WA 98402
(206) 591-5450

SOUTHWEST WASHINGTON CONSORTIUM (Clark, Cowlitz, Skamania, Wahkiakum Counties)
Southwest Washington Consortium
Clark County Network
P.O. Box 5000
Vancouver, WA 98668-5000
(206) 696-8417/696-8409

PENTAD DELIVERY AREA (Adams, Chelan, Douglas, Grant, Okanogan Counties)
The Pentad Private Council
P.O. Box 2360
233 N. Chelan Avenue
Wenatchee, WA 98801
(509) 663-3091

TRI-VALLEY CONSORTIUM (Kittitas, Klickitat, Yakima Counties)
Yakima County Department of Employment and Training
Yakima County Courthouse, Rm. 18
Yakima, WA 98901
(509) 575-4252

EASTERN JOB TRAINING PARTNERSHIP (Asotin, Columbia, Ferry, Garfield, Lincoln, Pend Oreille, Stevens, Whitman Counties)
Employment Security Department
Field Operations Division
Mail Stop KG-11
Olympia, WA 98504
(206) 586-0898

BENTON, FRANKLIN, WALLA WALLA COUNTIES
Benton-Franklin-Walla Walla Private Industry Council
6515 W. Clearwater, Suite 238
Kennewick, WA 99336
(509) 735-8402

SPOKANE CITY AND COUNTY CONSORTIUM
Spokane City and County Employment and Training Consortium
West 808 Spokane Falls Blvd.
Spokane, WA 99201
(509) 456-2217

C. Community Colleges

BELLEVUE COMMUNITY COLLEGE
3000 Landerholm Circle
Bellevue, WA 98007
(206) 641-0111

BIG BEND COMMUNITY COLLEGE
28th and Chanute
Moses Lake, WA 98837
(509) 762-5351

CENTRALIA COLLEGE
600 W. Locust Street
Centralia, WA 98531
(206) 736-9391

CLARK COLLEGE
1800 East McLoughlin Blvd.
Vancouver, WA 98663
(206) 694-6521

COLUMBIA BASIN COLLEGE
2600 North 20th
Pasco, WA 99302
(509) 547-0511

EDMONDS COMMUNITY COLLEGE
20000–68th Avenue West
Lynnwood, WA 98036
(206) 771-1500

EVERETT COMMUNITY COLLEGE
801 Wetmore Avenue
Everett, WA 98201
(206) 259-7151

GRAYS HARBOR COLLEGE
Aberdeen, WA 98520
(206) 532-9020

GREEN RIVER COMMUNITY COLLEGE
12401 SE 320th Street
Auburn, WA 98002
(206) 833-9111

HIGHLINE COMMUNITY COLLEGE
Midway, WA 98032-0424
(206) 873-3710

LOWER COLUMBIA COLLEGE
1600 Maple
Longview, WA 98632
(206) 577-2300

NORTH SEATTLE COMMUNITY COLLEGE
9600 College Way North
Seattle, WA 98103
(206) 634-4400

OLYMPIC COLLEGE
16th & Chester Street
Bremerton, WA 98310-1699
(206) 478-4544

PENISULA COLLEGE
1502 East Lauridsen Blvd.
Port Angeles, WA 98362
(206) 452-9277

PIERCE COLLEGE
9401 Farwest Drive S.W
Tacoma, WA 98498
(206) 964-6500

SEATTLE CENTRAL COMMUNITY COLLEGE
1701 Broadway
Seattle, WA 98122
(206) 587-3800

SHORELINE COMMUNITY COLLEGE
16101 Greenwood Ave. North
Seattle, WA 98133
(206) 546-4101

SKAGIT VALLEY COLLEGE
2405 College Way
Mount Vernon, WA 98273
(206) 428-1261

SOUTH PUGET SOUND COMMUNITY COLLEGE
2011 Mottman Road S.W.
Olympia, WA 98502
(206) 754-7711

SOUTH SEATTLE COMMUNITY COLLEGE
6000-16th Avenue S.W.
Seattle, WA 98106
(206) 764-5300

SPOKANE COMMUNITY COLLEGE
North 1810 Greene St.
Spokane, WA 99207
(509) 536-7000

SPOKANE FALLS COMMUNITY COLLEGE
W. 3410 Fort George Wright Dr.
Spokane, WA 99204
(509) 459-3500

TACOMA COMMUNITY COLLEGE
5900 South Twelfth
Tacoma, WA 98465
(206) 756-5000

WALLA WALLA COMMUNITY COLLEGE
500 Tausick Way
Walla Walla, WA 99362
(509) 522-2500

WENATCHEE VALLEY COLLEGE
1300 Fifth Street
Wenatchee, WA 98801
(509) 662-1651

WHATCOM COMMUNITY COLLEGE
5217 Northwest Road
Bellingham, WA 98225
(206) 676-2170

YAKIMA VALLEY COMMUNITY COLLEGE
P.O. Box 1647
Yakima, WA 98907
(509) 575-2350

D. County Extension Offices

ADAMS COUNTY COOPERATIVE EXTENSION
210 W. Broadway
Ritzville, WA 99169
(509) 659-0090

ASOTIN COUNTY COOPERATIVE EXTENSION
Courthouse Annex
P.O. Box 9
Asotin, WA 99402
(509) 243-4118

BENTON COUNTY COOPERATIVE EXTENSION
1121 Dudley Avenue
Prosser, WA 99350
(509) 786-1912

BENTON COUNTY COOPERATIVE EXTENSION
5600-E West Canal Place
Kennewick, WA 99336
(509) 735-3551

CHELAN COUNTY COOPERATIVE EXTENSION
400 Washington Street
Wenatchee, WA 98801
(509) 663-1121

CLALLAM COUNTY COOPERATIVE EXTENSION
Courthouse
223 East 4th Street
Port Angeles, WA 98362
(206) 452-7831

CLARK COUNTY COOPERATIVE EXTENSION
2400 T Street
Vancouver, WA 98661
(206) 699-2385

COLUMBIA COUNTY COOPERATIVE EXTENSION
Federal Building
202 S. 2nd Street
Dayton, WA 99328
(509) 382-4741

COWLITZ COUNTY COOPERATIVE EXTENSION
Courthouse Annex
Kelso, WA 98626
(206) 577-3014

DOUGLAS COUNTY COOPERATIVE EXTENSION
Courthouse
Box 550
Waterville, WA 98858
(509) 745-8531

FERRY COUNTY COOPERATIVE EXTENSION
Courthouse
P.O. Box 345
Republic, WA 99166
(509) 775-3161

FRANKLIN COUNTY COOPERATIVE EXTENSION
Courthouse
Pasco, WA 99301
(509) 545-3511

GARFIELD COUNTY COOPERATIVE EXTENSION
Courthouse
Pomeroy, WA 99347
(509) 843-3701

GRANT COUNTY COOPERATIVE EXTENSION
Courthouse
Ephrata, WA 98823
(509) 754-2011

GRAYS HARBOR COUNTY COOPERATIVE EXTENSION
Courthouse
Box 552
Montesano, WA 98563
(206) 249-4332

ISLAND COUNTY COOPERATIVE EXTENSION
Courthouse
Coupeville, WA 98239
(206) 679-7327

JEFFERSON COUNTY COOPERATIVE EXTENSION
Federal Building
Box 572
Port Townsend, WA 98368
(206) 385-3581

KING COUNTY COOPERATIVE EXTENSION
612 Smith Tower
506 Second Avenue
Seattle, WA 98104
(206) 344-2686

KITSAP COUNTY COOPERATIVE EXTENSION
Courthouse Annex
P.O. Box 146
Port Orchard, WA 98366
(206) 876-7157

KITTITAS COUNTY COOPERATIVE EXTENSION
Courthouse
5th & Main
Ellensburg, WA 98926
(509) 962-6811

KLICKITAT COUNTY COOPERATIVE EXTENSION
Courthouse Annex
Room 210
228 West Main
Goldendale, WA 98620
(509) 773-5817

LEWIS COUNTY COOPERATIVE EXTENSION
Courthouse Annex
P. O. Box 708
Chehalis, WA 98532-0708
(206) 748-9121, Ext. 212

LINCOLN COUNTY COOPERATIVE EXTENSION
303–6th
Box 399
Davenport, WA 99122
(509) 725-4171, 725-4611

MASON COUNTY COOPERATIVE EXTENSION
9 Federal Building
Shelton, WA 98584
(206) 426-4732

OKANOGAN COUNTY COOPERATIVE EXTENSION
Courthouse
Okanogan, WA 98840
(206) 422-3670

PACIFIC COUNTY COOPERATIVE EXTENSION
Courthouse
P.O. Box 88
South Bend, WA 98586
(206) 875-6541, Ext. 60

PACIFIC COUNTY COOPERATIVE EXTENSION
Coastal Washington Research Unit
Rt. 1, Box 570
Long Beach, WA 98631
(206) 642-2031

PEND OREILLE COUNTY COOPERATIVE EXTENSION
Federal Building
Box 5000
Newport, WA 99156-5045
(509) 447-3325

PIERCE COUNTY COOPERATIVE EXTENSION
2401 S. 35th
Tacoma, WA 98409
(206) 591-7180

SAN JUAN COUNTY COOPERATIVE EXTENSION
P. O. Box 609
Friday Harbor, WA 98250
(206) 378-4414

SKAGIT COUNTY COOPERATIVE EXTENSION
112 County Administration Building
Mount Vernon, WA 98273
(206) 336-9322

SKAMANIA COUNTY COOPERATIVE EXTENSION
Courthouse
P. O. Box 790
Stevenson, WA 98648
(206) 427-5141

SNOHOMISH COUNTY COOPERATIVE EXTENSION
600–128th Street SE
Everett, WA 98208
(206) 338-2400

SPOKANE COUNTY COOPERATIVE EXTENSION
N. 222 Havana
Spokane, WA 99202
(509) 456-3651

STEVENS COUNTY COOPERATIVE EXTENSION
Post Office Building
Box 32
Colville, WA 99114
(509) 684-2588

THURSTON COUNTY COOPERATIVE EXTENSION
3040 Courthouse Building No. 3
2000 Lakeridge Drive
Olympia, WA 98502
(206) 786-5445

WAHKIAKUM COUNTY COOPERATIVE EXTENSION
Courthouse
Box 278
Cathlamet, WA 98612
(206) 795-3278

WALLA WALLA COUNTY COOPERATIVE EXTENSION
314 W. Main Street
Walla Walla, WA 99362
(509) 527-3260

WHATCOM COUNTY COOPERATIVE EXTENSION
Courthouse Annex
1000 N. Forest Street
Bellingham, WA 98225
(206) 676-6736

WHITMAN COUNTY COOPERATIVE EXTENSION
Public Service Building
310 N. Main
Colfax, WA 99111
(509) 397-3401

YAKIMA COUNTY COOPERATIVE EXTENSION
233 Courthouse
Yakima, WA 98901
(509) 575-4218

VIII. REFERENCES

Publications

Farm Business Management. Third Edition. Castle, E.N., Becker, M.H. and Nelson, A.G. Macmillan, New York: 1987.

Farm and Ranch Financial Records. Libbin, J.D. and Catlett, L.B. Macmillan, New York: 1987.

"Foreclosure, Bankruptcy and the Tax Implications of Liquidating a Farm Operation." Brownbach, S., et al. Agriculture Law Series, Cooperative Extension Service, Kansas State University, Manhattan, KS: March, 1986.

"Money Talks," a series of bulletins concerning family credit, resources, savings, consumer rights. Extension Bulletins 0885-0898. Cooperative Extension, Washington State University, Pullman, WA.

"Organizing Family Records and Business Papers." Extension Bulletin 0535. Cooperative Extension, Washington State University, Pullman, WA.

"Rebuilding Family Farms Through Bankruptcy: A Guide to Chapter 12 Bankruptcy." Center for Rural Affairs, P.O. Box 405, Walthill, NE 68067: February, 1987.*

"Tax Implications of Liquidating a Farm Operation." Saxkowskey, D.M., Watt, D.L., and Tinsley, W.A. USDA Extension Service, Washington, D.C.: November, 1986.

"Understanding the Producer's Legal Rights to Foreclosure, Repossession, and Bankruptcy." Radosevich, G.E. and Copple, K.S. Bulletin 537A, Cooperative Extension, Colorado State University, Ft. Collins, CO: March, 1987.

Also see "Catalog of Educational Materials," C 0506, Cooperative Extension, Washington State University, Pullman, WA: January, 1987.

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* In response to the financial stress experienced by agriculture in recent years, a new bankruptcy law was passed for farm and ranch businesses. It became effective November 26, 1986, with a "sunset" date of October 1, 1993. It is available to a "family farmer" whose debts do not exceed $1.5 million. A family farmer is defined as an individual (or individual and spouse) who earned more than 50% of their gross income from farming the preceding year, if at least 80% of their debts arise out of a farming operation owned and operated by the farmer. Chapter 12 allows farmers to continue operating their farms while they try to get court approval for a plan to reduce debt repayment to a manageable level. Although filing for bankruptcy under Chapter 12 may help farmers with sound operations who need time to get out from under debt probems, it will not save a farmer unable to realize a profit.

Home Study Lessons

Available through County Extension Offices:

"Stress on the Farm." Cooperative Extension, Washington State University, Pullman, WA: April, 1986.

"Successful Living in a Stressful World." Cooperative Extension, Washington State University, Pullman, WA: March, 1986.

Video Tapes

Available through County Extension Offices:

"Heartache in the Heartland"
"Up the Road to Change"
"Dealing with Blame"
"60 Minutes"–segment on farm stress
"The Rural Crisis Comes"
"A Family's Fall"
"The Rural Crisis Comes to School"
Oklahoma TV Conference for Rural Stress

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Appendix E

Q-58. What is your age?

__________ YEARS

Q-59. Are you . . .

1. MALE
2. FEMALE

Q-60. Are you . . .

1. SINGLE
2. MARRIED
3. SEPARATED OR DIVORCED
4. WIDOWED

Q-61. What is your highest level of education completed?

1. NO FORMAL EDUCATION
2. GRADE SCHOOL
3. SOME HIGH SCHOOL
4. HIGH SCHOOL GRADUATE
5. TRADE SCHOOL
6. SOME COLLEGE
7. COLLEGE GRADUATE
8. SOME GRADUATE WORK
9. A GRADUATE DEGREE

Q-62. How many children do you have, and how many are living at home? (If you are not married or if you have no children, answer zero to the questions below.)

a. __________ NUMBER OF CHILDREN

b. __________ NUMBER OF CHILDREN LIVING AT HOME

Q-63. How long have you been in farming?

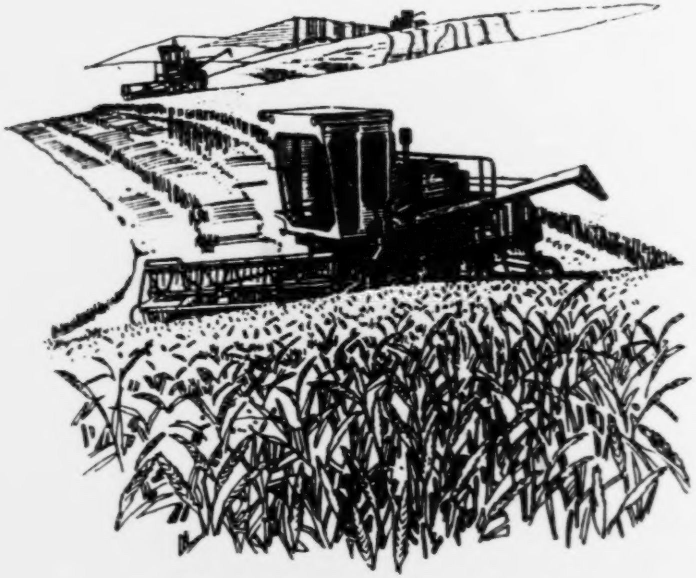
1. LESS THAN 5 YEARS
2. 5 TO 15 YEARS
3. 16 TO 35 YEARS
4. OVER 35 YEARS .

Q-64. For how many generations has your family been farming?

1. ONE
2. TWO
3. THREE
4. FOUR OR MORE

Is there anything else you would like to tell us about concerning farm or family issues in Washington State? Any comments you wish to make that you think may be useful will be appreciated.

Thank you very much for your cooperation in completing this questionnaire. We believe the results will be useful to Washington State University, the Washington State Department of Agriculture, other state agencies, and the Washington Association of Wheat Growers in developing plans and programs that will be of most value to farmers and ranchers.



Washington State Farm Issues Survey

Summer 1987

Please return your completed questionnaire in the enclosed envelope to:

The Social and Economic Sciences Research Center
Washington State University
Pullman, Washington 99164-4014

Your help with this study is greatly appreciated!

FARM OR RANCH OPERATION AND MANAGEMENT

Q-1. Did you operate a farm or ranch in Washington during 1986? By operate a farm or ranch, we mean actually have the responsibility for making the day-to-day management decisions.

1. YES
2. NO →

> These questions apply only to people who operated a farm or ranch in 1986. If you were not a farm or ranch operator last year then you do not need to complete this questionnaire. Simply return this questionnaire in the enclosed envelope.

Q-2. Which of the following categories would your farm operation best be described as? (Circle one number only.)

1. A SOLE PROPRIETORSHIP
2. A PARTNERSHIP
3. A FAMILY CORPORATION
4. A NON-FAMILY CORPORATION
5. OTHER (Please specify) ______________________

Q-3. What is the total number of acres that you owned, rented, or used in your farming operation in 1986? This would include all of the land regardless of whether it was used for crops, pastures, woodlands, or left fallow.

______ NUMBER OF ACRES

Q-4. Was the total number of acres in your farming operation in 1986 greater than, less than, or the same as in 1983? (Circle one number only.)

1. GREATER IN 1986
2. ABOUT THE SAME
3. LESS IN 1986

Q-5. How many of these acres did you own in 1986?

______ NUMBER OF ACRES

Q-6. How many acres did you rent or lease from someone else in 1986

______ NUMBER OF ACRES

Q-7. Of the total acres in your farming or ranching operation, how many acres were in cropland, including summer fallow, in 1986?

______ NUMBER OF ACRES

Q-8. What are the three major income producing crops that you raised in 1986, and how many acres were in each crop?

	CROP	NUMBER OF ACRES
a.		
b.		
c.		

Q-9. What are the three major types of livestock, if any, that you raised in 1986, and what is the approximate number of livestock for each type?

	TYPE OF LIVESTOCK	NUMBER
a.		
b.		
c.		

Q-10. Next, we would like to ask your opinions about the general financial condition of farmers in your community. During the last three years, do you feel that the financial condition of farmers in the community where your farm is located is worse, about the same, or better than it was three years ago?

1. WORSE THAN THREE YEARS AGO
2. ABOUT THE SAME
3. BETTER THAN THREE YEARS AGO

Q-11. Please think for a minute about the ten farms in your community which are located nearest to your operation. To the best of your knowledge, how many of the operators of those farms have quit farming during the past 12 months and how many are still operating their farms?

a. ______ NUMBER WHO HAVE QUIT FARMING b. ______ NUMBER STILL FARMING

Q-12. For each farm operator who quit farming, please tell us what you think their main reasons were for quitting?

a. ______________________________

b. ______________________________

Q-13. Of those who are still farming, how many of them do you believe are having financial problems at the present time.

______ NUMBER HAVING PROBLEMS

Q-14. Of those who are still farming, how many of them do you believe are likely to quit farming during the next two or three years?

______ NUMBER LIKELY TO QUIT

Q-15. To the best of your knowledge, how many of these farmers and their families, if any, are having family relationship problems that are being caused by, or made worse by, the current farming situation.

_______ NUMBER WITH FAMILY PROBLEMS

Q-16. Again, to the best of your knowledge, have any of these farmers or their spouses started working off the farm during the last three years because of their financial situation?

1. YES → Q-17.
   a. __________ NUMBER OF SPOUSES
   b. __________ NUMBER OF FARMERS
2. NO

Q-18. Next, we want to ask some questions about your own farm financial situation and whether it has changed during the last two years. Compared to three years ago, that is 1984, do you feel that the financial situation of your farming operation has gotten much worse, somewhat worse, is about the same, is somewhat better, or is much better. (Circle one number only.)

1. IS MUCH WORSE
2. IS SOMEWHAT WORSE
3. IS ABOUT THE SAME
4. IS SOMEWHAT BETTER
5. IS MUCH BETTER

Q-19. How concerned are you with being able to make payments on any farm debt that you have?

1. GREATLY CONCERNED
2. SOMEWHAT CONCERNED
3. A LITTLE CONCERNED
4. NOT AT ALL CONCERNED
5. DOES NOT APPLY (NO DEBT)

Q-20. How concerned are you about being able to get any credit you need for your farming operation?

1. GREATLY CONCERNED
2. SOMEWHAT CONCERNED
3. A LITTLE CONCERNED
4. NOT AT ALL CONCERNED

Q-21. Considering your current overall financial situation, how likely is it that you will continue farming for at least the next three years?

1. VERY LIKELY
2. SOMEWHAT LIKELY
3. NOT SURE
4. SOMEWHAT UNLIKELY
5. VERY UNLIKELY

Q-22. How likely is it that you will expand your farm or ranching operation during the next three years?

1. VERY LIKELY
2. SOMEWHAT LIKELY
3. NOT SURE
4. SOMEWHAT UNLIKELY
5. VERY UNLIKELY

Q-23. Here is a list of changes that some farmers and ranchers have made in response to the current farm financial situation. For each one, please indicate if this is a change you have made in your farming operation during the last three years as a result of the current farm situation. In addition, please indicate if each change is something that you expect to do in the next three years.

		Done in last 3 years	Expected in next 3 years
a.	Renegotiated a loan agreement or land contract to obtain lower interest rates or longer repayment terms	YES NO	YES NO
b.	Renegotiated a land rental agreement to reduce rent payments	YES NO	YES NO
c.	Switched from cash to crop share rent	YES NO	YES NO
d.	Changed lending institutions	YES NO	YES NO
e.	Began to use contracting or hedging as a marketing tool	YES NO	YES NO
f.	Began to use crop insurance	YES NO	YES NO
g.	Hired professional financial advice	YES NO	YES NO
h.	Leased machinery rather than purchased it	YES NO	YES NO
i.	Reduced family living expenses	YES NO	YES NO
j.	Postponed capital purchases	YES NO	YES NO
k.	Started participating in government farm programs	YES NO	YES NO
l.	Increased participation in government farm programs	YES NO	YES NO
m.	Cut back on yield increasing expenditures such as fertilizer and chemicals	YES NO	YES NO
n.	Reduced tillage operations	YES NO	YES NO
o.	Made a change in farm enterprises	YES NO	YES NO
p.	Laid off some, or reduced the number of hired workers.	YES NO	YES NO
q.	Sold land	YES NO	YES NO
r.	Deeded land back to the previous owner	YES NO	YES NO
s.	Sold machinery	YES NO	YES NO
t.	Sold breeding livestock	YES NO	YES NO
u.	Renegotiated a loan agreement or land contract to reduce the amount of principal	YES NO	YES NO
v.	Sold land and leased it back	YES NO	YES NO

OPINIONS ABOUT STRESS

Q-24. In talking to farmers, we found that some are feeling a great deal of stress over the current farm financial situation and others feel very little. By stress, we mean pressures that cause people to feel upset, tense, nervous, or worried. What about you personally, would you say that at the present time you face no stress at all, a little stress, a moderate amount, or a great amount of stress in your daily life?

1. NO STRESS AT ALL
2. A LITTLE STRESS
3. A MODERATE AMOUNT OF STRESS
4. A GREAT AMOUNT OF STRESS

Q-25. Compared to three years ago, how has the overall level of stress you face in your daily life changed? Has it . . .

1. BECOME A LOT GREATER
2. BECOME MODERATELY GREATER
3. STAYED ABOUT THE SAME
4. BECOME MODERATELY LESS
5. BECOME A LOT LESS

Q-26. How much of the stress that you face in your daily life, comes from each of the following sources:

	How much stress: (Circle your opinion)				
a. Farm financial problems	MOST	MUCH	SOME	A LITTLE	NONE
b. Other farm problems	MOST	MUCH	SOME	A LITTLE	NONE
c. Family-related problems	MOST	MUCH	SOME	A LITTLE	NONE
d. Health-related problems	MOST	MUCH	SOME	A LITTLE	NONE
e. Community issues or obligations . .	MOST	MUCH	SOME	A LITTLE	NONE
f. Other sources	MOST	MUCH	SOME	A LITTLE	NONE

Q-27. Thinking about all the things you might have tried as a means of handling any stress you are feeling, what is the single most effective way you have found for dealing with it?

____

____

____

Q-28. Please tell us how your life in each of the following areas has changed during the past three years.

	Has it become?				
	A LOT BETTER	A LITTLE BETTER	STAYED THE SAME	A LITTLE WORSE	A LOT WORSE
a. Relationship with your spouse. .	1	2	3	4	5
b. Relationship with your children.	1	2	3	4	5
c. Relationship with your friends .	1	2	3	4	5
d. Physical condition	1	2	3	4	5
e. Psychological condition.	1	2	3	4	5
f. Employment condition	1	2	3	4	5
g. Social life.	1	2	3	4	5
h. Financial condition.	1	2	3	4	5

Q-29. If you could get educational help or access to information on different topics related to your farm operation such as the following, how interested would you be in greater availability of these?

	(Circle your opinion)			
	VERY INTERESTED	SOMEWHAT INTERESTED	SOMEWHAT UNINTERESTED	VERY UNINTERESTED
a. More efficient production practices	1	2	3	4
b. Low input agriculture . . .	1	2	3	4
c. Marketing of agricultural products	1	2	3	4
d. Alternative crop types or livestock.	1	2	3	4
e. Farm financial planning and budgeting	1	2	3	4
f. Debt reduction strategies .	1	2	3	4
g. Tax planning	1	2	3	4
h. Bankruptcy procedures . . .	1	2	3	4
i. General legal information .	1	2	3	4

Q-30. If you or your family could get educational help or information on job and career topics such as the following, how interested would you be in having this help more available?

	VERY INTERESTED	SOMEWHAT INTERESTED	SOMEWHAT UNINTERESTED	VERY UNINTERESTED
a. Assessing life goals	1	2	3	4
b. Job seeking skills	1	2	3	4
c. Analyzing job alternatives . . .	1	2	3	4
d. Assessing employment aptitudes .	1	2	3	4
e. Returning to school.	1	2	3	4
f. Government retraining programs .	1	2	3	4

Q-31. If you or your family could get educational help or information on different aspects of your personal and family life such as the following, how interested would you be in having this help more available?

	VERY INTERESTED	SOMEWHAT INTERESTED	SOMEWHAT UNINTERESTED	VERY UNINTERESTED
a. Marital relationships	1	2	3	4
b. Communicating with children. . .	1	2	3	4
c. Domestic violence or abuse . . .	1	2	3	4
d. Coping with stress, anxiety and depression	1	2	3	4
e. Building support networks. . . .	1	2	3	4
f. Family financial planning management, and budgeting. . . .	1	2	3	4
g. Using government assistance programs	1	2	3	4

Q-32. Are there any other topics related to farm operation or management, job or career issues, or to personal and family related topics which you would be especially interested in having available?

____

____

_______ ______________________________________

Q-33. There are many different ways in which educational information on various topics can be provided to people. We are interested in your preferences for these different ways. For each of the methods listed below, please indicate how interested you would be in having educational material presented in that way:

	VERY INTERESTED	SOMEWHAT INTERESTED	SOMEWHAT UNINTERESTED	VERY UNINTERESTED
a. Articles in farm magazines . .	1	2	3	4
b. Printed reports or books . . .	1	2	3	4
c. Periodic newsletters	1	2	3	4
d. Workshops or conferences lasting one to three days. . .	1	2	3	4
e. Short workshops lasting a few hours.	1	2	3	4
f. Correspondence courses	1	2	3	4
g. Formal coursework at a school, college, or university	1	2	3	4
h. Videotapes for VCRs.	1	2	3	4

Q-34. Thinking about all aspects of the current farm financial situation, what is the most useful thing that Washington State University could do to assist you and other farmers and ranchers in Washington during the next three years?

____

____

Q-35. What is the most useful thing the Washington State Department of Agriculture can do to assist you and other farmers and ranchers in Washington during the next three years?

____

____

Q-36. How likely are you to look for off-farm employment during the next two or three years?

1. VERY LIKELY
2. SOMEWHAT LIKELY
3. NOT SURE
4. SOMEWHAT UNLIKELY
5. VERY UNLIKELY

Q-37. How likely is your spouse to look for off-farm employment during the next two or three years?

0. NOT MARRIED
1. VERY LIKELY
2. SOMEWHAT LIKELY
3. NOT SURE
4. SOMEWHAT UNLIKELY
5. VERY UNLIKELY

Q-38. Do you currently work in an off-farm job?

1. YES
2. NO → Go To #48

Q-39. What is your occupation; what kind of work do you do?

____

Q-40. For how many years have worked in this off-farm job?

____

Q-41. Is this work part-time or full-time?

1. PART-TIME
2. FULL-TIME

Q-42. How likely are you to try to increase the amount of your off-farm employment during the next two to three years?

1. VERY LIKELY
2. SOMEWHAT LIKELY
3. NOT SURE
4. SOMEWHAT UNLIKELY
5. VERY UNLIKELY

Q-43. Does your spouse work in an off-farm job?

0. NOT MARRIED → Go To #48
1. YES
2. NO → Go To #48

Q-44. What is your spouse's occupation; what kind of work does he/she do?

____

Q-45. For how many years has your spouse worked in this job?

____

Q-46. Is your spouse employed part-time or full-time?

1. PART-TIME
2. FULL-TIME

Q-47. How likely is your spouse to try to increase the amount of his/her off-farm employment during the next two to three years?

1. VERY LIKELY
2. SOMEWHAT LIKELY
3. NOT SURE
4. SOMEWHAT UNLIKELY
5. VERY UNLIKELY

An important purpose of this survey is to be able to say as accurately as we can the level and extent of financial problems being faced by a representative sample of wheat farmers in Washington. The next set of questions ask for some specific information on farm assets, debt, and income. Your answers will be kept strictly confidential.

Q-48. What was the approximate total value of all your farm and personal assets as of January 1, 1987? Please exclude any assets related to any other nonfarm business in which you were involved. Do include land, buildings, residence, breeding livestock, machinery, tools and equipment, life insurance, retirement savings, cash and checking accounts, stocks and bonds, and household goods.

$ ________ TOTAL ASSETS

Q-49. What was the approximate total value of all your farm and personal assets in 1983?

$________ TOTAL ASSETS

Q-50. What were your gross receipts from marketing of agricultural products in 1986, including government payments and custom work performed for others?

$ ________ GROSS FARM RECEIPTS IN 1986

Q-51. What were your family's gross earnings (before deductions) from all nonfarm employment, if any, in 1986? Exclude custom work.

$ ________ NONFARM GROSS EARNINGS IN 1986

Q-52. What was your nonfarm income, if any, in 1986 from sources such as interest on C.D.s or saving accounts, income from investments, net cash income from other businesses, etc.?

$ ________ OTHER NONFARM INCOME IN 1986

Q-53. How much income, if any, did you have from social security payments, retirement benefits, or pensions in 1986?

$ ________ OTHER INCOME IN 1986

Q-54. How much total debt did you have on your farm and personal assets as of January 1, 1987, excluding nonfarm business debt?

$________ TOTAL DEBT

Q-55. How much total debt did you have on your farm and personal assets in 1983?

$________ TOTAL DEBT

Q-56. Are you current on all of your debt payments:

1. YES → Go To #58
2. NO

Q-57. If you are delinquent on any debt, please indicate on which of the following you are behind:

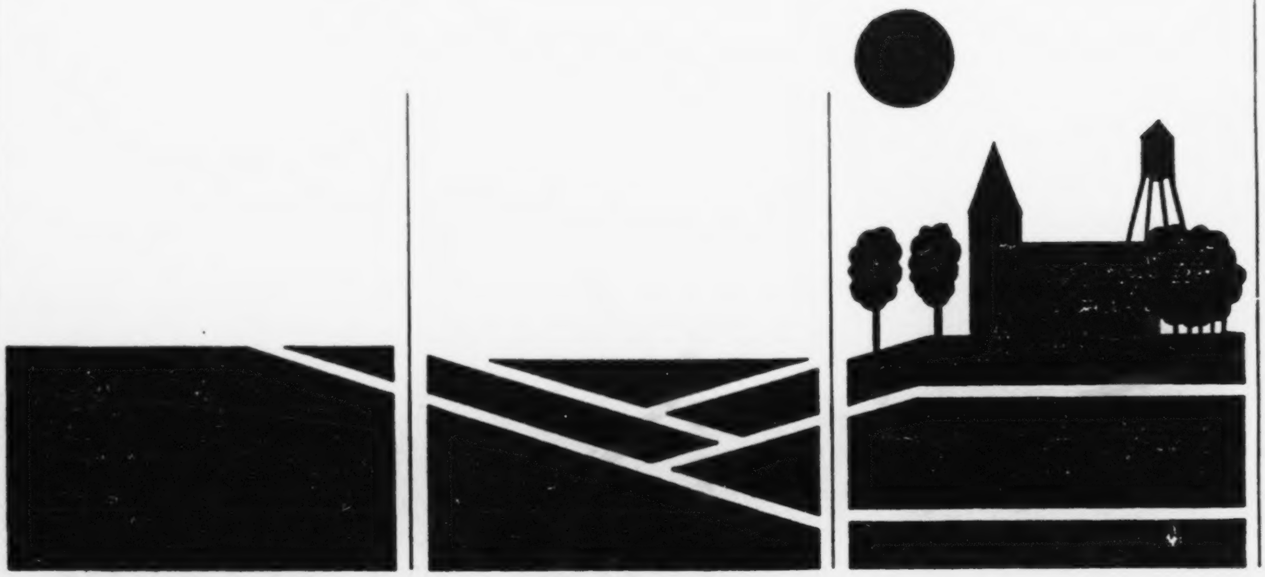
a. Debt on land, buildings, equipment, or breeding animals . . . . YES NO

b. Debt on operating capital . . . . YES NO

The Unsettling of the Midwest: Education's Response to the Rural Crisis

Model Programs
Midwest States

Midwest Regional Initiative
Action Agenda for Rural Adult
Postsecondary Education
306 Umberger Hall
Manhattan, Kansas 66506



RESPONDING TO THE CRISIS

Many institutions, agencies, and individuals have responded to the problems created by the agricultural crisis. These responses are as diverse as the organizations that offer them, as extensive as the needs of rural people. Believing that exchange on a regional level would enhance these efforts, the Midwest Regional Initiative has collected information on many of the programs developed in response to the agricultural crisis. This is a preliminary sketch of a more detailed inventory of model programs to be released later in the summer. The final draft will be mailed to all conference participants at no additional cost.

Information for the inventory was gathered with the help of state teams established in each of the eight states. Leaders representative of the entire range of educational providers, both formal and informal, were appointed to each state team. (See attached list.) Team members provided mailing lists, contacted various agencies, and ultimately selected the models included in this preliminary sketch. While the inventory is not comprehensive, it serves to illustrate the breadth of agencies and projects responding to the needs of farmers, farm families, and rural businesses.

Given the diversity among states as well as the range of educational providers involved in the effort, consensus became a difficult if not impossible task. The models included in the inventory were selected for a variety of reasons, generally having to do with the importance of the need served, the effectiveness of the program, its transferability and sustainability, as well as its uniqueness. State teams often had very different reasons for selecting the models included from their state. Consequently, state by state comparisons are not particularly useful. Instead, the inventory presents a regional picture of education's response to the crisis, illustrating just a few of the many ways in which people reach out to help one another.

STATE TEAMS MEMBERS
MIDWEST REGIONAL INITIATIVE

IOWA

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United Way of Central Iowa

Joan Blundall
Northwest Mental Health Center

Sandra Dixon
State Library of Iowa

Pam Elder
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Job Service

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State Department of Education

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Oklahoma Conference of Churches

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Department of Vocational Education

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Deputy Assistant of Agriculture

Sister Laurina Keiser
Mount Marty College

Bill Molseed
Department of Labor

Richard Mueller
South Dakota Public Broadcasting

Chris Paustain
Mitchell Vocational Technical School

Chuck Turbiville
Development Capital Lake Plaza

BEST COPY AVAILABLE

IOWA

The Iowa State team found it impossible to select among the models submitted, preferring instead to share the range of programs available. They have presented models within the categories of legal assistance, hotlines, alternative farming practices, community colleges, mental health, cooperative extension, outreach conferences, and computer responses.

1. Legal Assistance

Three programs provide legal assistance to farmers and farm families. The Iowa Farmer/Creditor Mediation Services, Inc. (IFCMS) provides mediation services to farmers and creditors with the goal of negotiating "win-win" solutions to farm credit problems. Services are offered through a central office and eight regional offices. The Legal Services Corporation of Iowa (LSCI) Farm Project provides legal advice and representation for farmers in foreclosure, credit access, FmHA, replevins, universal commercial code, and repossession, as well as community legal education events to inform farmers of their rights. The Drake University Agriculture Law Center was developed to assist the agricultural and legal sectors in addressing the complex legal issues facing farmers today. Information/education is delivered through presentations to farm audiences, seminars for attorneys and farmers, as well as media releases through local newspapers, radio and television.

Contact: Michael Thompson or Liz Binger
IFCMS, Inc.
315 East 5th Street, #4
Des Moines, IA 50309
(515) 244-8216

James F. Elliott
Legal Services Corporation of Iowa
106 North Market
Ottumwa, IA 52501
(515) 683-3166

Neil D. Hamilton
Drake University Agricultural Law Center
27th and Carpenter
Des Moines, IA 50311
(515) 271-2947

2. Hotlines

Two hotlines offer information, referral, and counseling to farmers and farm families. Rural Concern is a 24-hour telephone service administered by Iowa State University Cooperative Extension Service in cooperation with the Iowa Department of Human Services and the United Way of Central Iowa. Trained operators provide information on local as well as state resources in response to farm and family financial problems, legal problems, job searches, and basis needs for food, fuel, shelter and medical access. The Farm Survival Hotline is operated by the Iowa Farm Unity Coalition. Staff and volunteers respond to

a broad range of questions, from bankruptcy issues to emotional stress issues and assume an advocacy role on behalf of the callers. In addition, hotline staff have assisted local communities in farming bank response teams. Both hotlines attribute their success in reaching farmers/farm families to their use of rural people as staff and to the extent to which callers can be linked to local resources.
Contact: Fran Phillips
Rural Concern
700 6th Avenue
Des Moines, IA 50309
(515) 281-7708

Pete Brent/Daniel Levitas
Farm Survival Hotline
Iowa Farm Unity Coalition
550 11th Street
Des Moines, IA 50309
(515) 244-5671

3. Practical Demonstrations of Alternative Farming Practices

Two programs provide information and education on alternative farming practices. The Resourceful Farming Demonstration Project developed by the Iowa Natural Heritage Foundation seeks to accelerate the adoption of conservation practices, especially conservation tillage, integrated pest management services and private crop consultants disseminate models of effective practice, while leading farmers conduct field tests. Research and Demonstration Farms is a project of Practical Farmers of Iowa, a non-profit corporation. Ten to twelve research farms demonstrate profitable and environmentally sound farming practices, including techniques that will reduce pesticides, fertilizers, antibiotics, and soil loss. The research farms conduct field tests as well as serve as demonstrate sites for field days, workshops, and conferences.
Contact: Duane Sand, Director
Resourceful Farming Demonstration Project
Iowa Natural Heritage Foundation
505 5th Avenue, Suite 1005
Des Moines, IA 50309
(515) 288-1846

Richard Thompson, President
Practical Farmers of Iowa
Rt. 2, Box 132
Boone, IA 50036
(515) 432-1560

4. Community College

With the help of JTPA funds, Iowa community colleges have developed extensive programs that respond to the needs of dislocated farmers. Initial efforts developed to respond to farmers who had lost their farms gave way to broader efforts to respond to farmers who were experiencing financial difficulties, but were still farming. Many of these programs are designed around use of the FARM/CAP system. More recently community colleges have introduced programs in agricultural planning and development. Examples of the programs are as follows:

The FARM/CAP system provides the structure for several dislocated farmer programs. A Career Planning component helps individuals assess their interests, skills, abilities, experiences and values as they relate to career and life options. A Job Search component helps participants develop effective job search skills. Job placement services are also included. The Des Moines Area Community College in conjunction with the Iowa Department of Employment Services conducts FARM/CAP workshops with individual counseling in surrounding counties. Iowa Western Community College, through its Step Ahead in Farming Enthusiastically (SAFE) Program, adds a third component to the FARM/CAP system. A Family and Farm Financial Management Training Program offers training in net worth and cash flow assessment, marketing studies, and long term planning. Indian Hills Community College offers a series of five-day career change workshops designed to work with the special needs of farmers and other self-employed rural people.

In an effort to coordinate the services available to rural Iowans, Southwestern Community College has opened a Rural Action Center. The center provides access to representatives from Extension's ASSIST program, Legal Services Corporation of Iowa, Southwestern Community College, and the Job Service as well as referral information on a broad range of personal and financial problems.

Two community colleges have developed programs to assist farmers find alternative sources of income. The Agricultural Planning and Development Program at Southwestern Community College provides leadership and coordination for economic development efforts in their region. In addition to attracting industries to the area, the program surveys local agricultural and industrial capacities, educates farmers in new income area, markets inventories to industries who could use the area's products, and monitors the production of commodities. Kirkwood Community College has established a Rural Diversified Enterprise Center that conducts workshops, seminars and conferences to assist farm families in developing alternative sources of income using existing resources on the farm. The emphasis is on teaching farm families how to diversify.

Contact: Joe Harper
FARM/CAP Director
Des Moines Area Community College
2006 S. Ankeny Blvd.
Ankeny, IA 50021
(515) 964-6249

Harold R. Swanson
SAFE Program
Iowa Western Community College
Box 4-C
Council Bluffs, IA 51502
(712) 325-3381

Dislocated Worker/Farmer Center
Indian Hills Community College
Grandview and Elm Streets
Ottumwa, IA 52501
(515) 683-5217

Robert Finnerty
FARM/CAP Program
Iowa Department of Employment Services
1000 East Grand Avenue
Des Moines, IA 50319
(515) 281-4898

Pat Butcher
Rural Action Center
Southwestern Community College
1501 West Townline Road
Creston, IA 50801
(515) 782-7081, Ext. 246

Paul M. Havick
Ag Planning and Development Center
Southwestern Community College
1501 West Townline Road
Creston, IA 50801
(515) 782-7081

Larry Statler
Rural Diversified Enterprise Center
Kirkwood Community College
6301 Kirkwood Blvd., SW
Box 2068
Cedar Rapids, IA 52406
(319) 398-5609

5. Mental Health

Responses by the mental health community have included programs that: (1) increase cooperation among community agencies, (2) develop formal and informal community based support networks, and (3) extend treatment, education and consultation services to rural farm families.

The Mental Health Center of North Iowa, Inc. has developed a partnership model of response that cuts across agencies and service strategies. A lead agency, typically the Area Extension Office, acts as the coordinating entity. An across agency council conducts assessments of actions needed and develops an inventory of response possibilities from participating agencies. The participating agencies themselves serve as contact points and make referrals to other agencies, when needed.

The Rural Response Program developed by the Northwest Iowa Mental Health Center maintains networks in nine counties in their services. A "Peer Listening Program," help individuals with immediate needs and links families with agencies that can help. Support groups for farmers and small business owners reduce isolation. Volunteer mediators assist farmers in dealing with financial problems. A VISTA Rural Renaissance Program assists clients in meeting long-term needs.

Southwest Iowa Mental Health Center has established the Mental Health Assistance for Farm Crisis Victims project. This project is designed to: (1)

identify and assist in the treatment or retraining of distressed rural people, (2) treat the increased caseload of people needing mental health assistance, and (3) develop support groups, educational seminars, and stress management workshops. These outreach efforts have in turn helped build community responses to the crisis.

Contact: Ken Zimmerman
Mental Health Center of North Iowa, Inc.
235 S. Eisenhower
Rt. 1, Box 89-A
Mason City, IA 50401
(515) 424-2075

Joan Blundall
Northwest Iowa Mental Health Center
201 East 11th
Spencer, IA 51301
(712) 262-2922

Michael R. Rosmann
Southwest Iowa Mental Health Center
1408 East 10th
Atlantic, IA 50022
(712) 243-2606

6. Iowa ASSIST-Iowa Cooperative Extension Service

ASSIST is the major programming component of the Iowa State University Cooperative Extension Service that address problems brought about by the depressed farm economy. Four areas were initially identified: (1) awareness efforts--informing the public about the scope; impacts and the emotional effects of the farm crisis, (2) Farm Aid--providing computerized farm financial record analysis and personal consultation, (3) farm credit courses--educating agricultural lenders and (4) Community Resource Committees--mobilizing resources to address local problems. New programs include: stress management, in-service training for rural school teachers, clergy, mental health workers; job seeking workshops for women. An excellent videotapes program has been establish to compliment all of the above area.

Contact: Dr. Jerald R. DeWitt
Associate Director
Iowa State University
Cooperative Extension
108 Curtiss, Iowa State University
Ames, IA 50011
(515) 294-7801

7. Outreach Conference

"Farm Financial Crisis"
"Fundamentals of Debtor-Creditor Relations" seminars were developed for attorneys and CPA's on technical aspects of asset liquidation, bankruptcy and other aspects of debtor distress. Similar seminars and satellite conferences were developed for lenders, farmers and counselors.

Contact: Neil Harl
Department of Economics
Iowa State University
Ames, IA 50011
(515) 294-6354

Religious Ethics and Technological Change

Iowa State University Religious Studies Program annually sponsors a conference focusing on the family farm. Themes in the past have been "Is There a Conspiracy Against Family Farmers?" and "Is There a Moral Obligation to Save the Family Farm?"

Contact: Gary Comstock
Religious Studies Program
Iowa State University
413 Ross Hall
Ames, IA 50011
(515) 294-0054

Rural America: The Search for Solutions

Pioneer Hi-Bred has pioneered a corporate community relations program, "The Search for Solutions," a grassroots-oriented, pro-active forum for creating improvements in the lives of rural America. Two hundred fifty Pioneer employees and sales representatives are involved annually in seminars looking at the critical issues of Rural America. The first year concentrated on healthcare, this year the economy and 1988 will look at education.

Contact: Lu Jean Cole
Community Investment Manager
Pioneer Hi-Bred International, Inc.
700 Capitol Square
Des Moines, IA 50309
(515) 245-3500

8. Computer Responses

Computerized Networking and Technical Update for Vocational-Technical Agriculture in the High Schools

This project provided 16 educational institutions with an IBM PC/Smart Modem/Screen/printer and subscription to an online-data (Agri Data). In addition it provided training to the high school instructors on the operation of the computer, accessing the data base and training in commodity marketing . The instructors are then expected to conduct marketing classes in their communities for farmers on an ongoing basis.

Contact: Burlin H. Matthews
Iowa Lakes Community College
3200 College Drive
Emmetsburg, IA 50536

Computer Aid for Farmers

This project purchased computers and accessories and now teaches farmers to use these tools to improve their recordkeeping and analyzing then operations. Funds were also used to purchase reference books on all aspects of farming, raising livestock, and accounting to aid the farmer in making the best use of the information produced by the accounting programs.

Contact: Barbara Zasten
Onawa Public Library
707 Iowa Avenue
Onawa, IA 51040

"Hands On" Introduction to Computers

Utilizing the Displaced Homemaker coordinators to assist in planning and computer labs at community colleges the Iowa Commission on the Status of Women conducts workshops for rural women 54 or older. Approximately 70% of the participants go on to further training or are linked with Small Business Administration for Entrepreneurship possibilities.
Contact: Bette Crumrine
Iowa Commission on the
Status of Women
Lucas Building
Capitol Complex
Des Moines, IA 50309
(515) 281-3403

9. Meeting Emergency Needs

Neighbor Helping Neighbor

The Iowa Annual Conference of United Methodist Churches has responded with emergency financial giving fund.

The category of food, clothing and shelter tops the list for the greatest number of requests with utility payments and health care assistance close behind. Special collections are taken up in churches on a yearly basis.
Contact: Iowa Annual Conference
United Methodist Church
1019 Chestnut
Des Moines, IA 50309
(515) 283-1991

Vista Rural Projects

Twenty-two counties in Iowa are served by Vista whose primary activities are to meet emergency needs and provide emotional and financial counseling. The Northwest Iowa Vista program has established rural co-operatives for crafts and a large Rural Renaissance Fair.
Contact: Susan Ditto, Program Specialist
ACTION, Iowa State Office
Room 339, 210 Walnut
Des Moines, IA 50309
(515) 284-4816

KANSAS

1. Farm Support Project and Advocate Network
Kansas Rural Center

The Farm Support Project and Advocate Network seek to empower low income farmers. The Farm Support Project offers credit counseling, information, referrals, community education, legislative advocacy, and network organizing for family farmers. Direct assistance to farmers has been offered over the telephone and through personal consultations. Community education programs on farm credit matters, state legislative issues, general farm policy issues and alternative farming practices are favored over indirect assistance. The Advocate Network consists of volunteer leaders who sponsor public meetings on topics related to the farm crisis. Funding for the Farm Support Project comes from private foundations and churches. The Advocate Network is all volunteer.

Contact: Fred Bentley
Kansas Rural Center
Whiting, KS 66552
(913) 873-3431

Linda L. Currie
Northcentral Kansas Farm
Advocate Network
Box 239
Scandia, KS 66966
(913) 335-2337

2. Kansas Ecumenical Rural Issues Coalition (KERIC)

KERIC began as a loose coalition of members of major religious groups, later becoming part of the Interfaith Rural Life Committee of the Consultation of Cooperating Churches in Kansas. The coalition helps establish local meetings aimed at getting farmers to recognize their problems. These meetings have helped bring the "farm crisis" out of the closet in Kansas, enabling people to attempt to take charge of their affairs. Future meetings that address problems with suicides are being planned. KERIC activities have encouraged several denominations to offer counseling support, like the Farm Community Issues Coordinators sponsored by the Mennonite Central Committee.

Contact: Jim Henry
Kansas Ecumenical Rural Issues Coalition (KERIC)
R.R. 1, Box 26
Longford, KS 67458
(913) 388-2479

3. Kansas Funds for Kansas Farmers and Small Business Program
Kansas State Treasurer

The Kansas Funds for Kansas Farmers and Small Business Program provides lower cost loans (about 7%) to farmers and small businesses in Kansas. A maximum of $50,000 is available to farmers and $200,000 to small businesses. Loans are made through Kansas banks and savings and loans institutions, who in turn request funds from the Kansas State Treasurer. Funds are borrowed from the state freeway fund.

Contact: Joan Finney
Kansas State Treasurer
Box 737
Topeka, KS 66601
(913) 296-3171

4. Rural Employment Assistance Program (REAP)
Department of Human Resources

The Rural Employment Assistance Program (REAP) is designed to provide job training and employment services to individuals who are no longer able to sustain themselves through agriculture. Services include: (1) financial, legal and family counseling, (2) job search assistance, (3) skill training, (4) classroom training, (5) entrepreneurial training, and (6) supportive services related to transportation, child care costs, and moving expenses.

Contact: Susan Miller, Director
Rural Employment Assistance Program
Department of Human Resources
401 Topeka Blvd.
Topeka, KS 66603
(913) 296-5209

5. Community Economic Development Task Force
Quinter, KS

The Community Economic Development Task Force is a community effort with three committees working in the areas of: (1) financial counseling, (2) machinery exchange, and (3) village industry development. A cooperative venture in the production, processing, and distribution of wheat, barley and oats seed includes a seed processing plant, area farms and a dealer network in Kansas, Nebraska and Colorado. No external funds are used.

Contact: Don Albin
RFD
Utica, KS 67584
(913) 391-2396

6. Computerized Farm Management
Pratt Community College

The Computerized Farm Management Program is a series of individual classes in sophisticated management techniques offered to farm families. Topics include: (1) Farm Management, (2) Marketing Agricultural Products, (3) Problems in Agriculture, (4) Directed Studies in Agriculture, and (5) Computer Software. Individual consultations to analyze each client's financial records are provided at local banks or in individual homes. Newsletters and market information keep students informed of new developments and resources. Local banks provide some tuition support. Individuals pay most of their own tuition and fees.

Contact: Kenneth A. Clouse, Director
Division of Occupational Continuing Education
Pratt Community College K-61
Pratt, KS 67124
(316) 672-7438 or (316) 672-5641

7. Rural Outreach Coalition of Kansas, Inc.

Rural Outreach Coalition of Kansas, Inc. is an outgrowth of individual efforts by a family of ex-dairy farmers from northeast Kansas. Initial efforts led to legislation and funding of a farmer assistance hotline, FACTS. The family has also been instrumental in starting support groups across the state, working

with FARM AID, speaking on behalf of the rural crisis, advocating the development of programs on behalf of farm children, and organizing grassroots efforts among farm families and rural communities. The most recent efforts have focused on the Rural Outreach Coalition, Inc., a formal organization to provide emergency assistance, services and information to rural communities in Kansas. Immediate concern is focused on building food pantries and arranging for emergency medical care.
Contact: Linda L. Currie
Box 239
Scandia, KS 66696
(913) 335-2337

8. Rural Issues Collection
Central Kansas Library System

The Central Kansas Library System has received a grant from the Kansas Library Network Board to establish a Rural Issues Collection. The proposal for this collection was generated at a meeting of representative farmers, librarians, and rural agency personnel. A first step in the the development of this collection is the creation and distribution to member libraries of a Rural Resource Manual. This manual is based on material originally prepared by the Kansas Rural Center and is a networking device which contains information for rural residents to assist and support one another with materials and moral support to improve individual and community responses to the rural crisis.
Contact: Don Reynolds
Rural Issues Collection
Central Kansas Library System
Great Bend, KS 67530
(800) 362-2642

9. Farmers Assistance, Counseling and Training Service (FACTS)

The FACTS Program is a toll-free hotline and referral service established to assist Kansas farmer, ranchers, small businessmen and their families in avoiding or alleviating the problems and distress resulting from the current agricultural economic crisis. The FACTS Program includes a toll-free telephone hotline serving all of Kansas. A staff of professionals counsels with clients on the telephone, helps them explore options and possible solutions and refers them to local resources that can provide appropriate direct assistance.
Contact: Stan Ward
Farmers Assistance, Counseling
and Training Service
148 Waters Hall
Kansas State University
Manhattan, KS 66506
(913) 532-6958

10. Choices for Kansas Communities
University of Kansas, Division of Continuing Education

A major Kansas Conference followed by five, regional conferences was the focal effort of the Choices of Kansas Communities Model. Cosponsored by Congressman Pat Roberts and the University of Kansas, the first conference was held in Salina on May 30-31, 1986. The purpose was to bring together "movers and shakers" from around the state to discuss and suggest possible choices or solutions to the complex problems confronting our state. Experts presented overviews on issues in the following areas: Kansas Economy and Demography; Economic Outlook for Rural Counties; Impact of Deregulation on Rural Kansas; Fiscal Viability of Rural Counties; Health Care Delivery in Rural Kansas; Future of Rural Education in Kansas; Quality of Life in Rural Kansas. Using this information as a basis for discussion, the conference participants were organized into brainstorming groups to determine possible ways of meeting the challenges.

Contact: Richard E. Meyer
University of Kansas
Division of Continuing Education
Continuing Education Building
Lawrence, KS 66045
(913) 864-4790

MINNESOTA

1. Land Stewardship Project

The Land Stewardship Project is a private non-profit organization devoted to increasing public awareness of the problems on our nation's farmlands and the need for a sustainable land ethic. The Project's efforts include programs in churches and community centers in high erosion counties. Resources developed include a play ("Planting in the Dust"), quarterly newsletter, and a book (Soil and Survival"). Public meetings and citizen action groups involve local people in bringing about solutions. Funding is provided by private donations and foundation grants.

Contact: Ron Kroese
Land Stewardship Project
512 W. Elm
Stillwater, MN 55082
(612) 430-2166

2. Area Ag Information Center

The Area Ag Information Center provides farmers with individual financial analyses, assists with lender negotiations, explains farm liquidation options, develops farm reorganization plans, explains alternative government programs, and makes referrals to attorneys, accountants, and appropriate governmental agencies. Informal stress counseling is available. Volunteer attorneys, counselors and psychologists provide free services. Funding is provided by local donations, in-kind donations, and a grant from the Northwest Initiative Fund. The Northwest Initiative Fund is one of six Minnesota Initiative Fund supported by the a $15 million grant from the McKnight Foundation to channel resources to rural Minnesota. With input from regional advisory committees and boards each fund is a grassroots rural grantmaking body working with other private and public bodies to assure the continue viability of rural Minnesota.

Contact: Lana Anderson
Area Ag Information Center
Highway 1 East
Thief River Falls, MN 56701
(218) 681-6236

or

Robert Beech
Minnesota Initiative Funds
Box 120
Bovey, MN 55709
(218) 245-1137

3. Farm Credit Mediation
Minnesota Extension Service

State legislation allows farmers faced with foreclosure or repossession of farm property to request "mediation" with all of their lenders. The Minnesota Extension Service provides mediation through the county extension offices. County extension staff provide local administration of the programs, assist in preparing a financial analysis of the farm operation, recruit volunteer mediators, and network with other legal, credit, and advocacy agencies. A 1-800 Watts line provides mediation information. Videotapes and booklets have been developed for dissemination.

Contact: Kathy Mangum
Minnesota Extension Service
433 Coffey Hall
University of Minnesota
St. Paul, MN 55108
(612) 625-9721

4. Project Support
Minnesota Extension Service

Project Support is an educational program designed to assist rural families coping with economic distress. The program provides information and skills in farm and family financial management, family stress management, and community resource development. Teams of county agents offer individual consultations and group meetings to farm families. Volunteer training and professional development programs are available to rural bankers, social workers, and teachers. A statewide 800 telephone number offers information on farm and financial management as well as stress management. Fact sheets, training manuals, workshop manuals, and a computer package for financial analysis of farm business (FINPACK) have been developed. Funding was provided by the University of Minnesota.

Contact: Kathy Mangum
Minnesota Extension Service
433 Coffey Hall
University of Minnesota
St. Paul, MN 55108
(612) 625-9721

5. Urban Legislator and Rural Policy Program
Minnesota Food Association

The Urban Legislator and Rural Policy Program conducts research, information exchange and education to encourage legislators in the Minneapolis - St. Paul metropolitan area to participate in discussions of rural policy. Rural residents were surveyed about issues of statewide concern. This survey, along with research done on rural issues, provided the base of the project's education effort. Contacts were made by staff workers and rural legislators. Rural-urban exchanges took place and legislators participated in three intensive and rural issue workshops. The project was private and corporate foundations and government agencies including the Governor's Rural Development Council (GRDC). The GRDC is supported by the interest earnings from the Rural Rehabilitation Trust Fund. Grants are awarded in the areas of rural small business assistance, value-added processing of natural resources land conservation and preservation.

Contact: Margo Stark
Minnesota Food Association
2395 University Avenue Rm 309
St. Paul, MN 55114
(612) 644-2038
or
Jane Stevenson
Governor's Rural Development Council
900 American Center Building
150 E. Kellogg Boulevard
St. Paul, MN 55101
(612) 296-3993

6. AGRIVENTURE
College of St. Teresa

AGRIVENTURE is a program of tuition-free classes for farmers and spouses who have had to leave farming or need to supplement their income through new careers. Students who are accepted to the program work with a special adviser until they choose a major. The students fit readily into the college's academic and personal support systems. The college is searching for external funds to continue support of the project.

Contact: Susan Batell
College of St. Teresa
Winona, MN 55987
(507) 454-2930 Ext. 247

7. The SURVIVE Project
Twin Cities Public Television

The SURVIVE Project was developed to provide an innovative forum for addressing issues of critical concern to Minnesotans. A ten-part series focused on different facets of poverty facing the state, including the farm crisis. Four statewide groups--the Minnesota Community Education Association, Extension Service, Information and Referral Alliance and Libraries--provided community-based outreach efforts. Outreach materials are distributed through the four groups and the groups, in turn, incorporate the materials into their daily operations. A statewide hotline takes calls from individuals needing assistance and volunteers offering to help. Funding was provided by private foundations and the state of Minnesota.

Contact: Wendy E. Wiberg
Twin Cities Public Television
1640 Como Avenue
St. Paul, MN 55108
(612) 646-4611

8. Rural Family Life Project
Stevens County Memorial Hospital

The Rural Family Life Project provides mental health counseling services to individuals and families who are experiencing crisis in their lives as a result of the depressed economic conditions of rural Minnesota. A full-time intervention counselor meets with individuals and families in their homes, providing counseling or acting as a referral liaison to other service providers. In cooperation with the Minnesota Agricultural Extension Service and Office of Continuing Education at the University of Minnesota at Morris, the project also provides educational programming designed to address issues that concern rural people, increase public awareness and understanding, and encourage cooperative action among service agencies. The project is funded through the West Central Minnesota Initiative Fund.

Contact: Laurie Burns
Rural Life Family Project
Stevens Community Memorial Hospital
400 East 1st St.
Morris, MN 56267
(612) 589-1313

9. Rural Economic Development Project, Knowledge Bowl
Southwest State University

Under the umbrella of Southwest State University, the Rural Economic Development Project and the Rural Knowledge Bowl operate in response to the farm crisis. The Rural Economic Development Project is a pilot project funded under the Science and Technology Resource Center. The project encourages and assists inventors, entrepreneurs, and small businesses in developing new projects. Product development services, like prototype development, marketing studies, and feasibility studies, are provided, as well as professional consultants and help in contacting sources of venture capital. The Rural Knowledge Bowl is a competitive knowledge program for rural high schools which seeks to promote and preserve the rural education system and provide more positive information about rural life. High school students compete for scholarships provided by the Communicating for Agriculture Foundation.

Contact: Keigh Hubel
Rural Knowledge Bowl
Southwest State University
Marshall, MN 56258
(507) 537-6135

or

James Babcock
Rural Economic Development Project
Science and Technology Center
Southeast State University
Marshall, MN 56258
(507) 537-7440

MISSOURI

1. REACH: Rural Employment and Career Help
Western Missouri Private Industry Council, Inc.

Project REACH is designed to identify, recruit, and provide assistance to dislocated farmers and ranchers, as well as to persons dislocated from agriculture related businesses. Programs made available to eligible participants include Skill Training (through Area Vocational Technical Schools or Community Colleges), On-the-Job-Training (through regional employers), and Job Seeker Programs. Funding is provided through Title III Dislocated Worker category of the Job Training Partnership Act.
Contact: Harlan "Mac" McGinnis, Project Coordinator
Western Missouri Private Industry Council, Inc.
1600 Clarendon Road
P.O. Box 701
Sedalia, MO 65301
(816) 826-2567

2. Neighbors Helping Neighbors
Multi-Agency

"Neighbors Helping Neighbors" is a multi-agency approach to disseminate information to farm families, rural businesses and communities. Services are delivered through seminars, Rural Life Celebrations, follow-up community support groups, bank closing response teams, career assessment information and educational opportunities, teacher in-services, and programs on stress. Handbooks and packets listing local resources are available. Initial efforts were accomplished without funding or staff allocation time. Funding is now being sought to respond to the increased demand for clinical and educational services. Collaborating agencies include the Northwest Missouri Area Vocational Technical School, the Family Guidance Center in St. Joseph, and the Missouri Cooperative Extension Service.
Contact: Muriel Zimmerman
Adult/Community Education Coordinator
Northwest Missouri Area Vocational Tech. School
1515 South Munn
Maryville, MO 64468
(816) 562-3022

3. Research Center and Financial Consulting Office
Farm Counseling Services, Inc.

The Research Center and Financial Consulting Office provides information on lending institution policy changes, computer financial workups, referral to local service agencies, peer listening, and options available to farmers facing foreclosure or bankruptcy. Services are delivered by telephone, through monthly newsletters, and by workshops held throughout the state. Funding is provided by churches and Farm Aid.
Contact: Donna and Bill Shoop
Farm Counseling Services, Inc.
102 E. Madison
Memphis, MO 63555
(816) 465-7232

4. Contract Potato Project
   Northwest Missouri State University

   The Contract Potato Project is one of several projects being pursued under the Center for Applied Research's Cradle Project Concept. The Center explores alternative crops; provides information, equipment, chemicals, fertilizer and labor to participating farmers; and locates markets for contractual arrangements. Volunteer farmers assist in testing the viability of proposed crops. The Contract Potato Project resulted in the development of chipping potatoes as an alternative crop. Funding is provided by the private sector, participating farmers, private grants, and Northwest Missouri State University.
   Contact: Jan L. Dauve or Robert Busch
   Center for Applied Research
   Northwest Missouri State University
   Maryville, MO 64468
   (816) 562-1161 or (816) 562-1113

5. MO Farms Services
   Missouri Department of Agriculture and University of Missouri

   The MO Farms Services acts as mediation and referral agency for farm families. The service provides financial counseling to farmers, acts as a third party mediator in discussions between lending agencies and farm families, and offers referrals to other state programs in education, vocational training, timber marketing, health care and other social services. Farmers access the service through a toll-free number. Funding is provided by the state.
   Contact : Dale Angel
   Director of MO Farms
   P.O.Box 630
   Jefferson City, MO 65102
   (314) 751-2129
   1-800-662-2767 (only in Missouri)

6. Mental Health and Job Counseling Project
   University of Missouri-Columbia

   This umbrella project includes five programs developed in response to the agricultural crisis. The Career Options for Missouri Farm Families program provides a toll-free number for farmers needing assistance in job search skills. The Institutional Horticulture program is conducting research into local institutional markets for fruits and vegetables. Youth Stress and Education Package for Schools are programs directed to deal with stress through 4-H and the schools. Mental Health Outreach will place mental health professionals from existing centers in county extension offices on a temporary basis to enable the professionals to conduct outreach and community education programs. Funding is provided by section 1440 of the Food Security Act of 1985.
   Contact: John Pelham
   822 Clark Hall
   University of Missouri
   Columbia, MO 65211
   (314) 822-4221

7. Summer '87 Rural Crisis Project
Columbia College

The Rural Crisis Project will use volunteers and professional social workers in a series of activities related to: (1) crisis intervention, (2) community development, and (3) political advocacy. Volunteers selected by the Rural Crisis Center will spend at least six weeks in rural communities offering direct counseling and services to rural families, developing support networks and self-help groups and identifying local resources in mental health, legal assistance, and basic needs. Community development services focus on identifying government sources and private grants that could be used to help stabilize local communities. Finally, social workers will assist local, state and national efforts to mobilize a grassroots advocacy efforts on behalf of family farming.

Contact: Tom Sawyer
Columbia College
10th and Rogers
Columbia, MO 65216
(314) 875-7531

8. Gamm Vocational Training Program
La Belle Elementary School

The Gamm Vocational Training Program is an adult retraining program providing vocational aptitude and ability testing, career counseling and placement, and tuition grants to dislocated adult workers, especially farmers. Ten different Tri-State public and private vocational schools and community colleges then provide the training programs. Some "on-the-job" training funds are also available to area employers. Funds are provided by the Missouri Department of Elementary and Secondary Education; drawing from federal and state vocational education funds.

Contact: Jay Willows, Director
Gamm Vocational Training Program
La Belle Elementary School
La Belle, MO 63447
(816) 462-3630

9. Alternatives for the 80's
University of Missouri-Columbia, Lincoln University and University Extension

Alternatives for the 80's is a multidisciplinary project co-sponsored by the University of Missouri-Columbia, Lincoln University and University Extension. Designed to discover ways that people and communities can create jobs through innovations, Alternatives for the 80's is helping Missouri communities build stronger local economies. By focusing on the principles of internal development, Alternatives for the 80's is discovering and promoting economic opportunities using such internal development strategies as: finding new and better uses for Missouri's resources; identifying substitutes within the state for imported products; increasing the economic values of locally produced goods and services; and developing supplemental income sources for families through creation of home-based business opportunities.

Contact: Jerry Wade
Missouri Community Economic Development Projects
628 Clark Hall
University of Missouri
Columbia, MO 65211
(314) 882-9509

10. Committee for Rural America
    Kirksville College of Osteopathic Medicine
    Northeast Missouri Community Action Agency

The Committee for Rural America was formed by Kirksville College of Osteopathic Medicine and the Northeast Missouri Community Action Agency. The Committee represents an overwhelming unity of community spirit focusing on groups already in place to provide the needed assistance for those involved in the agricultural crisis. The Committee projects have included 1) sponsoring an annual Agricultural Alternative Expo; 2) helping individuals that are experiencing unforeseen financial difficulties, 3) spearheading united local food pantry called "Christian Community Food Depot" and 4) hosting workshops involved with stress, credit situation and bankruptcy.

Contact: Phillip Messner
Kirskville College of Osteopathic Medicine
800 W. Jefferson
Kirksville, MO 63501
(816) 626-2395
or
Andy Jackson
Northeast Missouri Community Action Agency
Box 966
Kirksville, MO 63501
(816) 665-9855

NEBRASKA

1. Ag Action Centers
   Job Training Partnership Act

   Ag Action Centers (Agriculture-in-Transition) is designed to meet the training and employment needs of individuals displaced by the agricultural crisis. The Ag Action Centers offer financial evaluation, crisis counseling, referral to other agencies, a four day career planning process consisting of interest test, aptitude test, occupational exploration, development of self esteem and conceptualization of a career plan, job seeking skills classes, tuition waivers, transportation assistance, and displaced homemakers single parent programs. JTPA services include recruitment, counseling, supportive services, emergency services, classroom and skill training, job development, placement, entrepreneurial training and employment generating activities. This joint effort of JPTA and the Nebraska Community Colleges has been developed based on the advice and assistance of the Departments of Agriculture, Labor, Economic Development, Aging and Social Services.
   Contact: Mollie Anderson, Director
   Job Training of Greater Nebraska
   941 "O" Street, 5th Floor
   Lincoln, NE 68508
   (402) 471-3181
   or
   Nancy Schwede
   Northeast Technical Community College
   801 Benjamin Avenue
   Box 469
   Norfolk, NE 68701
   (402) 644-0469

2. Vocational Agriculture and Adult Agriculture Educators
   University of Nebraska-Lincoln

   Two programs seek to provide professional development and networking opportunities to adult agriculture educators. A mini "Adapt 100" based on Successful Farming's "Adapt 100" will be held in connection with Vocational Agriculture Association and Adult Agriculture Education Association conferences. This seminar explores alternative agriculture products and services. In addition, a Nebraska Association for Adult Educators in Agriculture is being formed to enhance adult agriculture education. U.S. Department of Education, industry, and local funds supported the efforts.
   Contact: Dr. James T. Horner
   University of Nebraska-Lincoln
   300 Ag Hall, East Campus
   Lincoln, NE 68583-0709
   (402) 472-2807

3. Healthy Rural Communities Case Studies
   Heartland Center for Leadership Development

   This was a research project undertaken to investigate five rural communities that were thriving despite the poor agricultural community. The five communities were studied through a combination of background research from available state and federal data sources and standard interviews conducted with community leaders. "20 Clues to Rural Community Survival" were identified as being common to the five communities studied and as being locally controllable contingencies. These "20 Clues" are now being used in leadership training programs in four newly identified rural communities. Funding was provided by a state agency.

Contact: Milan Wall, President
Heartland Center for Leadership Development
941 "O" Street, Suite 818
Lincoln, NE 68508
(402) 474-7667

4. Farm Crisis Hotline
Interchurch Ministries of Nebraska

The Farm Crisis Hotline is a network of field staff and volunteers accessed through a telephone hotline. The Hotline serves as an information source to all callers and as a referral service to field staff and volunteers to those in need of personal or continuing contact. Field staff receive detailed training and update on financial and stress counseling, legal considerations, and available resources. Volunteers include farmers, attorneys, ministers, professional counselors and private citizens. Support groups are being formed in many areas. Funding is provided by churches, the state government, and private donations.

Contact: Judith Dye
Interchurch Ministries of Nebraska Hotline
Box 383
Walthill, NE 68055
(406) 846-5503

5. Nebraska Education Information Center Network
Nebraska Library Commission

The Nebraska Library Commission and the Nebraska Coordinating Commission on Post-secondary Education are developing the Nebraska Education Information Center Network through a grant from the W. K. Kellogg Foundation. The Network is being designed to serve Nebraska adults with education, career and job concerns. The target group is individuals in transition due to the changing argicultural economy. The Mission of the Network is to create new public and private sector partnerships that will build a statewide communication, information and referral network.

Contact: Mary Jo Ryan
Education Information Center Director
Nebraska Library Commission
1420 P St.
Lincoln, NE 68508
(402) 471-3434

6. Providing Computer Services and Farm Record Keeping Assistance
Aurora School District
University of Nebraska

The Aurora School District allows local farm families use of the school's computer facilities to maintain complete and up-to-date farm records and to access the AgriData agricultural information network. Community farm families enroll and participate in initial instruction regarding the use of the

farm accounting package. Following the initial instruction, families schedule time to use the computers to enter farm records and access the data network. The school's accounting package generates the cash flow projections and income statements needed to request a loan.
Contact: Irv Wedeking
Vocational Agriculture Instructor
Aurora High School
Aurora, NE 68818
(402) 694-2536
or
Richard Foster
Department of Agricultural Education
303 Ag Hall
University of Nebraska
Lincoln, NE 68583
(402) 472-28907

7. Center for Continuing Health Education
Chardon State College

The purpose and philosophy of Continuing Education for the Health Professions at Chadron State College has been the continued improvement of health care delivery to regional and area residents. This goal is being achieved through the provision of continuing and inservice educational opportunities for people employed in the health care, human service and helping professions. Delivery of educational service to health professionals has been accomplished through cooperative agreements and co-sponsoring arrangements with other institutions of higher education, health care agencies, and health education providers. By resource sharing and networking, these partnerships have enabled a number of the problems and many of the needs of this population to be addressed and successfully served.
Contact: Eric Snook
Director of Continuing Health Education
10th and Main
Chadron State College
Chadron, NE 69337
(308) 432-6375

8. Nebraska Cooperative Extension State Programs
Nebraska Cooperative Extension Service

Nebraska Cooperative Extension Service have been involved with directing several statewide programs that are addressing the agricultural crisis. The programs follow. Managing for Tomorrow is a program that helps families develop long term management strategies for survival and profit. Financial analysts instruct, encourage and coach families in evaluating their personal and financial situations. Farm and Ranch Financial Counseling Program is a financial counseling service that provides one-on-one counseling to assist financial documentation, balance sheets and cash flow plans. Managing

Mainstreet Business is a comprehensive management education program for locally owned businesses in rural towns and cities. The goal of the program is to help owners and managers of rural businesses gather, organize and analyze information for making informed decisions concerning their future on main street.

Contact: Deb Rood
University of Nebraska-Lincoln
222 Filley Hall
Lincoln, NE 68583-0922

9. Nebraska Cooperative Extension County Programs
Nebraska Cooperative Extension Service

Nebraska Cooperative Extension's county programs have been involved with several local efforts of exemplary status. Lincoln County identified the need to create a Task Force to assist in planning programs to meet the needs of the depressed agricultural economy. Programs resulting included an Agricultural Resource Directory, networking among agencies, support groups, conferences and information programs. Richardson County Extension's Support Team Acting on Rural Stress (STARS) have developed various programs to address rural stress enhanced by the agricultural crisis. Cuming County Extension's Unity in Action is an effort to better acquaint the public with community services that are available in these crisis situations. Unity in Action is also working with networking and coordination between community service organizations. The Cass County Extension program has involved monthly meetings, food pantry, counseling services and educational materials available.

Contact: Deb Rood
University of Nebraska-Lincoln
222 Filley Hall
Lincoln, NE 68583-0922

NORTH DAKOTA

1. North Dakota Rural Coping Project
   North Dakota State University

   The North Dakota Rural Coping Project is a series of programs designed to assist people in coping with the consequences of a depressed economy. A series of two-day seminars on strengthening rural families and facing tough decisions were presented to rural families. Another project focused on providing educators information on how to work with children under stress. Five workbooks and a videotape are available for groups to use. Funding was provided by private foundations and churches.
   Contact: Richard Chenoweth
   Division of Continuing Studies
   North Dakota State University
   P.O. Box 5819 Ceres Hall, Room 209
   Fargo, ND 58105
   (701) 237-7106

2. Neighbor to Neighbor
   Grand Forks County Extension Service

   "Neighbor to Neighbor" is a self-help group that offers emotional support and practical help on problems common to the group members. The support group meets bimonthly and conducts workshops and seminars on topics of interest. A handbook localized for North Dakota has been developed.
   Contact: Dale W. Edwards
   Grand Forks County Extension Service
   Box 1616 Court House Annex
   Grand Forks, ND 58201
   (701) 780-8229

3. Farmers Hot Line/Farm Stress Workshops
   Mental Health Association of North Dakota

   The Mental Health Association provides a 24-hour toll free crisis intervention line for farm families. In addition, it offers technical assistance to counties that want to conduct Farm Stress Workshops. Manuals and training materials are provided to credit counselors, clergy, extension, mental health professionals, and job service employees. Workshops for dislocated workers are conducted cooperatively with Job Service.
   Contact: Myrt Armstrong
   Mental Health Association of North Dakota
   P.O. Box 160
   Bismarck, ND 58502
   (701) 255-3692

4. Directory of Services
   Job Service - North Dakota

   The Directory of Services is a publication developed jointly by a number of state agencies deeply concerned with the economic problems faced by the rural population. The Directory lists assistance and resources available to rural people and has been distributed widely to professionals in daily contact with rural people. Funding was provided by the Job Service.

Contact: Neil H. Fricke
Job Service North Dakota
P.O. Box 1537
Bismarck, ND 58502
(701) 224-3066

5. North Dakota Rural Leadership Program
North Dakota State University

This program is designed to help rural communities deal with the farm crisis by developing local trained leadership in the areas of community education, social services, and recreation. The community will organize a local advisory council and select an intern who would train for the management position of community coordinator. Training will be provided by the Center for Community Education and will occur while the interns are working in their communities. Mentors from nearby communities will supervise and assist the interns. Funding has been provided by private foundations and state appropriation.

Contact: Dr. William Woods
Center for Community Education
North Dakota State University
Minard 321
Fargo, ND 58105
(701) 237-7085

6. Farm Preservation Project
Dakota Resource Council

The Farm Preservation Project is working to (1) revise federal farm policy, (2) organize borrowers of the FCS and FHA to advocate for lending policies/practices more responsive to family farmers, (3) enforce the state's corporate farming law, and (4) educate the public on the effects of farm policy on soil erosion and ground water contamination. Materials developed include fact sheets, slide shows, informational memos, booklets and worksheets. Locally-controlled, democratically operated groups hold meetings and map out action. The Dakota Resource Council provides information and organizing assistance to these groups as well as acting as a referral service to rural people.

Contact: Julie Ruplinger
Dakota Resource Council
29 7th Avenue West
Dickinson, ND 58601
(701) 227-1851

7. Farm Financial Analyst Program
Cooperative Extension Service

The Farm Financial Analyst Program provides one-on-one financial analyses of farm businesses. Referrals are made by county agents, creditors, human service agencies and farmers themselves. Analysts are full-time farmers who have backgrounds in agricultural finance. They develop a detailed financial plan that includes balance sheets, income statements, cash flow plans and enterprise budgets. If required, plans for restructuring are also developed. Farmers pay for some of the services. Other costs are covered by grants.

Contact: Arlen Leholm
Cooperative Extension Service
301 Morrill Hall
North Dakota State University
Fargo, ND 58105
(701) 237-9227

8. Farm Credit Counseling/Credit Review Board

The Board provides one-on-one counseling and mediation assistance to farmers facing financial difficulties. A negotiator is assigned to meet with the farmer, help evaluate the current situation as well as options available to the farmer, and then enter into negotiations with the lending agency. The negotiators are farmers/ranchers with successful farm backgrounds. Mediation goals are to work out a settlement that allows the farmer to continue to live and work on the farm.

Contact: Marion Peterson
Farm Credit Counseling/Credit Review Board
Department of Agriculture
Bismarck, ND 58201
1-800-642-4752

OKLAHOMA

1. Rural Enterprises, Inc.

Rural Enterprises, Inc. is a nonprofit industrial development corporation that provides marketing, technical, managerial and financial services for the creation of new businesses or expansion of existing businesses. The corporation evaluates inventors' and entrepreneurs' ideas and then assists in the development of those ideas that have market potential, fall within available resources, promise to have a positive economic impact on the region, and involve a commitment from the inventor/entrepreneur. Services available include: (1) technology transfer, (2) financial assistance in the form of short-term and long-term loans, and (3) business incubators in cooperation with area vocational-technical programs.

Contact: Steve Hardy
Rural Enterprises, Inc.
10 Waldron Drive
Durant, OK 74701
(405) 924-5094

2. Oklahoma Helping Hand
Oklahoma Cooperative Extension Service

Oklahoma Helping Hand is a farm community task force formed to provide input to the Cooperative Extension Service in designing programs in response to the farm crisis. Subcommittees deal with: (1) farm financial management assistance, (2) rural business management assistance, (3) local government assistance, (4) family communication/stress management, and (5) family income support/off-farm opportunities. Services are delivered through training programs and consultations. Formation of mutual support groups is being encouraged. No special funding was required.

Contact: T. Roy Bogle
Oklahoma Cooperative Extension Service
139 Agriculture Hall
Oklahoma State University
Stillwater, OK 74078-0500
(405) 624-5400

3. Oklahoma Literacy Project
Oklahoma Department of Libraries

The Oklahoma Literacy Project is developing a statewide network of literacy providers to offer free, confidential, individual tutoring to adults based on Laubach literacy methods and materials. Local councils are being established to recruit and train volunteer trainers and respond to potential learners. Funds are provided through LSCA and ABE.

Contact: Marilyn Vesely
Oklahoma Department of Libraries
200 N.E. 18th
Oklahoma City, OK 73105
(405) 521-2052

4. Economic Development Through Home-Based Business
Oklahoma Cooperative Extension Service

This program provides potential entrepreneurs with a realistic look at the commitments and skills required to run a business at home. Services are delivered through workshops, meetings, training sessions for county extension personnel, video conferencing, and on-campus conferences. The focus of the information provided is sound business management skills, accurate recordkeeping, progressive marketing, legal and tax obligations, and the logistics of combining business with families. Future plans include developing a networking organization and a catalog of Oklahoma home-based business products and services. No special funds were required.
Contact: Marilyn Burns
Home Economics Cooperative Extension
Oklahoma State University
Stillwater, OK 74078-0337
(405) 624-5776

5. Ag-Link Coalition
Oklahoma Conference of Churches

The Ag-Link Coalition links a series of state organizations, the legal community, vocational and professional organizations, and the faith community in responding to farmers and farm families. A Farm Crisis Hot Line provides direct, immediate communication to farmers and their families. Direct crisis intervention and referrals to existing programs and resources occurs daily. Support groups are being formed in many areas of the state to act as links to existing specialists and to encourage rural families to take positive action in dealing with their problems. Funding for staffing the Hot Line is provided by the State Board of Agriculture and Department of Agriculture.
Contact: Max Glenn
Ag-Link Coalition
P.O. Box 60288
Oklahoma City, OK 73146
(405) 525-2928

6. Support Groups
Oklahoma Conference of Churches

In response to the work done by the Ag-Link Coalition, support groups are being formed in counties throughout Oklahoma. Community Action Informational meetings are initiated, planned, organized and supported by local citizens. The process pulls individual members out of their depression, giving them a sense that they can take positive steps to affect their own lives. Speakers often come from the resources used by the Hot Line and Ag-Link Coalition.
Contact: Jaydene Morrison
Ag-Link Coalition
P.O. Box 60288
Oklahoma City, OK 73146
(405) 525-2928

7. Farm Financial Seminar
Kay Electric Cooperative

The Farm Financial Seminar was a four hour seminar that addressed issues of concern to farm families. Topics presented included: (1) how the changes in tax laws affect the farmer, (2) legal options for farmers, (3) the Farm Bank credit environment, (4) the IFMAPS (Intensive Financial Management and Planning Support program, (5) proposed legislation to make low interest loans available to farmers, (6) how to prepare to ask for a loan, and (7) coping with the emotions of losing a farm. Follow-up information is provided through the cooperative newsletter.

Contact: Randy Lenaburg
Kay Electric Cooperative
P.O. Box 607
Blackwell, OK 74631
(405) 363-1260

8. Oklahoma Bid Assistance Network

The Oklahoma Bid Assistance Network provides assistance to Oklahoma businesses that want to expand marketing primarily in government contracting and specifically in the defense market. Keeping Oklahoma capital in Oklahoma has been a primary goal of the Network. A statewide data base that identifies new bid opportunities for clients is housed in 21 area vo-tech centers throughout Oklahoma. Since September 1986 eight hundred and eighteen businesses have been involved with the Bid Assistance Network. The program has helped businesses formulate seventy-six contracts amounting to 12 million dollars staying in Oklahoma.

Contact: Janice Burnett
Oklahoma Bid Assistance Network
Department of Vocational Education
1500 West 7th Avenue
Stillwater, OK 74074
(405) 377-2000

9. Intensive Financial Management and Planning Support (IFMAPS)
Oklahoma State University

The IFMAPS program is designed to provide immediate financial management assistance to farm and ranch families and to develop an educational support base to develop strong financial decision making in the future. The program includes: (1) producer workshops emphasizing the acquisition/retention of financial information, debt capacity, management options, and working with lenders; (2) diagnostic and direction teams to provide assistance to individual farmers and ranchers in financial difficulty; and (3) county agent training to provide better local support in financial management. Computer software is available to help families review their potential cash flow, potential accrual income, and financial risk. Funding is provided by the U.S. Extension Service, Oklahoma Department of Commerce, and Oklahoma Department of Economic and Community Affairs.

Contact: Dr. Russ O. Love
Oklahoma State University
525 Agriculture Hall
Stillwater, OK 74078
(405) 624-6081

10. Oklahoma Network of Continuing Higher Education
The Oklahoma State System of Higher Education

The one overarching purpose of the Oklahoma Network of Continuing Higher Education, and indeed for the State System of Higher Education, is to provide a relevant, high-quality educational opportunity to everyone, everywhere, every day in Oklahoma--access to excellence. A balance must exist between access and quality. While the State System goals provide for the widest possible access in range and choice of programs to Oklahoma citizens, it is equally necessary that the quality of programs and services be carefully nurtured and systematically upgraded. In Oklahoma, access and quality will be enhanced through an integrated telecommunications network developed with state and foundation resources involving all educational providers--state and local--and allow these providers to utilize the resources of public libraries, Education Information Centers, cooperative extension offices, business and industry, local government offices, in reaching all Oklahoma citizens. The system will provide a full range of options including video, audio, telephony, facsimile, and data. Most educational needs presently know--training, collaboration between and among professionals, updating, certification, and self-instruction, to name a few--will be accommodated.

Contact: Thurman White
Executive Director
Oklahoma Network of Continuing
Higher Education
500 Education Building
State Capitol Complex
Oklahoma City, OK 73105
(405) 271-8703

SOUTH DAKOTA

1. Rural Renaissance: South Dakota in Transition
   South Dakota Department of Agriculture

   The Rural Renaissance program was developed to coordinate efforts to assist individuals and families being forced out of agriculture by economic conditions and farmers/ranchers who can stay in business with supplemental farm income. Those seeking information or assistance contact their County Extension office. Referrals are available for: financial assistance, career alternatives, legal assistance, short-term assistance, and home and family assistance. A series of professional development programs for service providers working with rural clients were delivered through microwave transmission, closed circuit television and videotapes. Other projects under this umbrella program include a videotape with supporting materials to facilitate communication between teens and caring adults.
   Contact: Randy England
   Rural Development Administrator
   South Dakota Department of Agriculture
   Anderson Building
   Pierre, SD 57501
   (605) 773-5436

2. Your Home Business
   South Dakota Cooperative Extension Service

   "Your Home Business" is a day-long workshop that focuses on issues related to business plan development, market research, recordkeeping, tax and insurance considerations, and general business management. Also included were special interest sessions on custom serving and alterations, handwork and crafts, foods, housecleaning, and furniture refurbishing. Panels involving local attorneys, accountants and successful home business persons were available to answer questions.
   Contact: Barbara Froke
   South Dakota Cooperative Extension Service
   Box 2207
   Brookings, SD 57007
   (605) 688-5131

3. Career Learning Center
   Turn-About Inc.

   Turn-About Inc. serves individuals in job transition. Programs have been modified to respond to farmers and farm families experiencing farm foreclosure or loss. The center provides self-esteem building, job seeking skills and career planning, job referrals, paid work experience and on the job training, employment and educational testing, and GED preparation. Referrals are made to local vocational schools, county extension offices, local banking systems, state employment services, and human resource agencies. (Turn-About Inc. is a non-profit corporation that receives funding from JTPA, Minnehaha County, private industry, individual contributions, and civic organizations.)
   Contact: Teri Sheppard
   TURN-ABOUT INC.
   1011 West 11th
   Sioux Falls, SD 57104
   (605) 335-4327

4. Rural Enhancement Program
West River Mental Health Center

The Rural Enhancement Program is a combination of primary prevention and direct service programs for farm and ranch families. Program offerings include: (1) the use of media to promote rural mental health; (2) lectures, workshops and programs delivered to rural families, mental health professions and other service providers; (3) management consultant services, and (4) direct counseling and evaluation services to farm families.
Contact: Dr. Val Farmer
West River Mental Health Center
350 Elk St.
Rapid City, SD 57701
(605) 343-7262

5. Single Parental Homemaker Project
Northwest Area Schools Multi-District Coop

The Single Parent/Homemaker Project is a 60-hour workshop designed to help women who need to return to the work force to gain job seeking/job keeping skills. It includes activities in self-esteem, communication, time and money management, goal setting, skills assessment, career exploration, financial aid availability, interviewing skills and resume writing. A teacher is available in each district of the nine district cooperative. Funding is provided by the Office of Sex Equity.
Contact: Susan Gunn
Northeast Area Schools Multi-District Coop
HCR 78, Box 7B
Lemmon, SD 57638
(605) 374-5278

6. Planning for Tomorrow - Today
South Dakota Cooperative Extension Service

"Planning for Tomorrow - Today" is a five-session workshop that assists farm families in reviewing current operating plans, exploring alternatives for their operation, and developing short- and long-term farm and family goals. Three meetings are conducted as a group session. The fourth meeting is an individualized consultation session to determine if the plans developed are financially feasible. A fifth session is held at the end of the operation year to evaluate the plan and make management adjustments. FINPACK computer software is used to support the analysis. Funding was provided by Federal Extension competitive funds.
Contact: Burton Pfuelger
Cooperative Extension Service
Box 504A, Scobey Hall
Brookings, SD 57007
(605) 688-4141

7. Project "Crunch"
Benedictine Family Services

Project "Crunch" provides individual and group support to individuals and families dealing with stress related to the farm crisis. It begins with non-threatening informational opportunities that provide contact with therapists and other individuals dealing with similar problems and may progress to more personal concerns. Sessions on stress management and biofeedback help individuals recognize stress, understand their reactions to stress, and gain control over their reactions to stress. Fees are calculated on a sliding scale. Grants cover the costs for those unable to pay.

Contact: Mary C. Curran, OSB
Benedictine Family Services
1000 W. 4th
Yankton, SD 57078
(605) 665-1056

8. Annual Rural Symposium
Mount Marty College

The Annual Rural Symposium is a day of renewal for rural people. Each year the symposium focuses on one topic or issue related to the farm crisis, small towns, or farms. Participants share concerns about rural issues and examine what can be done at local, state and federal levels to shape a more positive future for rural communities. The day closes with entertainment. Funding for the symposiums which have been held since 1977 is provided through grants and an admission fee.

Contact: Sister Laurina Kaiser
Mount Marty College
1105 West 8th St.
Yankton, SD 57078
(605) 668-1584

9. Multiple Entry Program
Mitchell Vocational Technical School

Four-week courses starting every four weeks make it possible to upgrade agri-business and agri-management skills at Mitchell Vocational Technical School on a full-time or part-time schedule. As many as seven courses are offered in each four-week session which target, in part, production practices, accounting, taxes, and insurance; marketing and utilizing futures; and agricultural law

Contact: Myron Sonne
Mitchell Vocational Technical School
821 North Capital
Mitchell, SD 57301
(605) 996-5017

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